GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Agriculture- National Crop Insurance Programme (NCIP)- Weather Based Crop Insurance Scheme (WBCIS) – RABI 2015-16 – Notification for Mango, Banana (fruit) and Cashewnut Crops in certain Districts of Andhra Pradesh State for implementation of the Scheme – Notification – Orders – Issued.

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AGRICULTURE & CO-OPERATION (AGRI.II) DEPARTMENT

G.O.RT.No. 804 Dated: 16-11-2015

Read the following:

From the Director of Agriculture, Hyderabad.
Lr. No. Crop.Ins(2)/116 / 2015, Dt. 29-10-2015
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O R D E R:

The following Notification shall be published in the Andhra Pradesh State Extra – Ordinary Gazette dated: 16-11-2015

N O T I F I C A T I O N

The Government of Andhra Pradesh hereby notify the following Crops and the districts during Rabi 2015-16 under Weather Based Crop Insurance Scheme (WBCIS) of National Crop Insurance Programme (NCIP). The main feature / Operational Modalities of the Scheme along with Term Sheets vide Annexure I to X in respect of Mango Crop, Annexure-I to X in respect of Banana (fruit) Crop and Annexure I to X in respect of Cashewnut Crops are appended to this order.

Sl. No.	District	Crop proposed for Notification
1	Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, YSR Kadapa, Kurnool, Chittoor and Prakasam (10 Districts)	Mango
2	Vizianagaram, East Godavari, YSR Kadapa, Kurnool & Guntur (5 Districts)	Banana (fruit)
3	Srikakulam and Vizianagaram (2 Districts)	Cashew nut

2. The claims under NCIP – WBCIS shall be settled on the basis of the weather data furnished by the APSDPS / State Govt. Mandal level Rain Gauge stations / IMD Weather stations for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate / Gezette notification declaring the area Drought / Flood/ Cyclone affected etc., issued by the Government.

3. The Director of Agriculture, AP, Hyderabad shall take further action in the matter.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

T.VIJAY KUMAR,
SPECIAL CHIEF SECRETARY TO GOVERNMENT (AGRI)

TO
The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the Andhra Pradesh Extraordinary Gazette and supply 50 copies of the same.
The Director of Agriculture, Andhra Pradesh, Hyderabad

(PTO)

Copy to;

The Deputy General Manager AIC of India Limited, Hyderabad.
The P.S, to Prl. Secy. Secretary to Hon'ble Chief Minister.
The P.S, to Prl. Secy. Secretary to Hon'ble Minister (Agri).
The P.S, to Spl. Chief Secretary to Government (Agri)
Sf/ Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

Notification of Mango, Banana & Cashewnut Plantations under National Crop Insurance Programme (NCIP) – Weather Based Crop Insurance Scheme (WBCIS) during Rabi 2015-16 season in Andhra Pradesh

THE MAIN FEATURES / OPERATIONAL MODALITIES

The Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India notified National Crop Insurance Programme (NCIP), a central sector scheme in order to insulate the farming community against agricultural risks and issued the administrative instructions for implementation vide letter **No. 13015/02/2012–Credit–II, dated 20th March, 2015.** Weather Based Crop Insurance Scheme (WBCIS) is one of the components of NCIP and the objective of this scheme is to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. The State Level Coordination Committee on Crop Insurance convened a meeting on 14th October,2015 and decided to implement NCIP – WBCIS for Rabi 2015-16 season in respect of Mango, Banana and Cashewnut Plantations.

1. PLANTATIONS/DISTIRCTS NOTIFIED:

(a) MANGO PLANTATIONS in **all mandals** of **Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Prakasam, Chittoor, Kurnool** and **YSR Kadapa** districts.

(b) BANANA PLANTATIONS in **selected mandals** of **Vizianagaram, East Godavari, Kurnool, Guntur** and **YSR Kadapa** districts.

(c) CASHEW NUT PLANTATIONS in **selected mandals** of **Vizianagaram** and **Srikakulam** districts.

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) for **Mango Plantation** is annexed (Annexure - **II.1.a to II.10.a**), for **Banana Plantation** is annexed (Annexure – **II.11.a to II.15.a**) and for **Cashew nut Plantation** is annexed (Annexure – **II.16.a to II.17.a**). In case of non-availability of weather data from the respective Reference Weather Stations or Back up Weather Stations, as an alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations data will be considered for weather data updating as well as for claims computation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Mango, Banana &Cashew nut in any of the Reference Unit

Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co-op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who have not availed Crop Credit from any Financial Institutions for the above said plantations.

5. PERILS COVERED: Following are the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

For Mango Plantation:

i) Excess/Unseasonal Rainfall
ii) Pests & Diseases (High Relative Humidity & Low Temp.)
iii) Daily Temperature Fluctuation
iv) Daily Maximum Wind Speed

For Banana Plantation

i) High Relative Humidity
ii) Excess Rainfall
iii) High Temperature
iv) High Wind Speed

For Cashew Nut Plantation

i) Unseasonal/Excess Rainfall
ii) High Temperature
iii) Disease congenial climate
iv) High Wind Speed

6. RISK PERIOD:

For Mango Plantation: Risk period commences from **15th Dec, 2015** and will be in force till **31st May, 2016** and the table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

Sl No.	Name of the Cover	Period From-To
1	Excess/Unseasonal Rain fall cover	15 Dec,2015 to 29 Feb,2016
2	Cover against Pests and Disease Incidence	15 Dec,2015 to 29 Feb,2016
3	Daily Temperature fluctuation cover	01 Jan,2016 to 15 Mar,2016
4	Daily Maximum Wind speed cover	01 Mar,2016 to 31 May,2016

For Banana Plantation: Risk period commences from **15th December, 2015** and will be in force till **31st May, 2016**. The table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

Sl No.	Name of the Cover	Period From-To
1	High Relative Humidity	15th December, 2015 to 30th April, 2016
2	Excess Rainfall	1st February, 2016 to 31st May, 2016
3	High Temperature	1st March, 2016 to 31st May, 2016
4	High Wind Speed	1st Feb, 2016 to 31st May, 2016

For Cashew nut Plantation: Risk period commences from **15th December, 2015** and will be in force till **30th April, 2016**. The table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

Sl No.	Name of the Cover	Period From-To
1	Un seasonal/Excess Rainfall	15th December, 2015 to 15th March, 2016
2	High Temperature	15th January, 2016 to 15th March, 2016
3	Disease congenial climate	15th January, 2016 to 29th Feb, 2016
4	High Wind Speed	1st March, 2016 to 30th April, 2016

7. RISK ACCEPTANCE PERIOD ***for Mango, Banana & Cashew nut plantations: Up to 15th December, 2015.***

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the cut-off dates are stipulated below:

Table-2:

Sl.no	Activity	Loanee Farmers	Non Loanee Farmers
1	Cut-off date for risk coverage	Having availed the loan / sanction credit limit from 01/10/2015 to 15/12/2015	Submission of proposals and enrolment on or before 15/12/2015
2	Submission of declarations from nodal banks to AIC.	On or before 15/01/2016	On or before 31/12/2015
3	Insurance intermediaries/PSU General Insurance Companies/ MI agents of AIC		Within 2 days of the receipt of the Proposal/Premium, the last date for the receipt from farmers by the intermediaries etc. being 15/12/2015

9. COVERAGE PROCEDURE:

(a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS). Guidelines to the Financial Institutions are annexed herewith (Annexure IX). ***The Nodal Banks also needs to submit the list of individual insured farmers with requisite details like name, father's name, Bank Account number village, categories - S&M/SC/ST/Women, insured acreage, insured crops(s), sum insured, premium collected, government subsidy etc., from concerned branch in soft copy also for further reconciliation and send the same to Agriculture Insurance Company with 15 days after final cut-off date.*** The prescribed format for furnishing the details of insured farmers is annexed herewith (Annexure VII)

(b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; the designated Insurance Intermediaries/PSU General Insurance Companies/Micro Insurance Agents of AIC. It is mandatory for the Non Loanee cultivator to provide the bank account details in the proposal form and ***submit Xerox copy of the bank passbook, Pattadhar Pass Book / 10-1B Adangal, if the farmer is tenant farmer then the farmer need to submit the tenant agreement format annexed herewith (Annexure X) duly attested by Revenue Officer along with the copy of the owner's***

pattadhar pass book. It is also mandatory to submit Crop Sown Certificate furnished on the back side of proposal form (Annexure III) by the Revenue Officer/ Agricultural Officer/Horticultural Officer of the State government at village level.

(c) Nodal Bank Branches shall be paid by AIC a service charge of 4% on the actual premium amount remitted by the banks, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme

10. SUM INSURED:

For Mango Plantation: ₹.450/- per tree in the age group of 5-15 years and ₹.800/- per tree in the age group of 16-50 years.

Loanee Applicant Cultivator's: `Area under cultivation' for the Notified Plantation as already declared by him/her in the Loan Application form for the purpose of fixing his/her "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e. On average for 100 mango trees coverage.

Non-Loanee Cultivators: The Cultivators shall declare the number of trees proposed for insurance and `area under cultivation' in the Insurance Proposal Form. The number of trees proposed for insurance should be multiplied by the Sum Insured per tree (the coverage per hectare means average of 100 mango trees) .

For Banana Plantation: ₹.1,00,000/- per hectare.
Loanee Applicant Cultivator's: `Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.1,00,000/-.

Non-Loanee Cultivators: The Cultivators shall declare the `Area proposed for Insurance ' for the Notified plantation in the Insurance Proposal Form and multiply by the stipulated Sum Insured per hectare i.e., Rs.1,00,000/-.

For Cashew Nut Plantation: ₹. 50,000/- per hectare.

Loanee Applicant Cultivator's: `Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.50,000/-.

Non-Loanee Cultivators: The Cultivators shall declare the 'Area proposed for Insurance ' for the Notified plantation in the Insurance Proposal Form and multiply by the stipulated Sum Insured per hectare i.e., Rs.50,000/-.

In case of any of the above crops, the Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of limit of Sum Insured

11. PREMIUM RATE, SUBSIDY AND REMITTANCE OF PREMIUM:

A ready reckoner of Crop-wise Premium rates, subsidy portion of State and Central Govt. and farmer's Contribution is presented in the table. The farmer's contribution is exactly 50% of the total premium. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favouring *"**AIC of India,*** payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING FOR MANGO PLANTATIONS

Age of the Tree	S.I. per Tree ₹.	Actuarial Premium Rate	Premium per tree ₹.	Subsidy from State Govt.₹.	Subsidy from Govt. of India ₹.	Farmers Share of Premium ₹.		
						Per Tree	Per Acre	Per Hectare
5-15 yrs	**450**	11.50%	52	13	13	26	**1,040**	**2,600**
16-50 yrs	**800**	11.50%	92	23	23	46	**1,840**	**4,600**

TABLE SHOWING THE PREMIUM SHARING FOR BANANA PLANTATIONS

S.I per hectare in ₹	Actuarial Premium Rate	Premium per Hectare ₹	Subsidy from State Govt. ₹	Subsidy from Govt. of India ₹	Farmers Share of Premium ₹.	
					Per Acre	Per Hectare
1,00,000	11.50%	11,500	2,875	2,875	**2,300**	**5,750**

TABLE SHOWING THE PREMIUM SHARING FOR CASHEW NUT PLANTATIONS

Age of the Tree	S.I. per Hectare ₹.	Actuarial Premium Rate	Premium per Hectare ₹.	Subsidy from State Govt.₹.	Subsidy from Govt. of India ₹.	Farmers Share of Premium ₹.	
						Per Acre	Per Hectare
4 years & above	**50,000**	12%	6,000	1,500	1,500	**1,200**	**3,000**

12. COMPENSATION PAY-OUT: Pay-out computation would be based on the notified weather parameters and the details of triggers which are specified in the term sheets as shown in item 17. Maximum pay-out will be limited to Sum Insured.

Claims under WBCIS will be settled on the basis of weather data provided by the Departments of Government of Andhra Pradesh (as mentioned in above para 2) and not on the basis of Annavari Certificate / Gazette notification declaring the area as Drought / Flood / Cyclone affected etc., by the District Collectors or any other Govt. Official.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement **of Mango** in the selected mandals of all these 10 districts being notified. The relevant term sheets applicable for these mandals of the said districts are annexed herewith in Annexure **I.1.a to I.10.a.** **For Banana** in selected mandals of Vizianagaram, East Godavari, Kurnool, Guntur and YSR Kadapa Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith in Annexure **I.11.a to I.15.a** respectively**.** **For Cashew Nut** in selected mandals of Vizianagaram and Srikakulam Districts the relevant term sheets applicable for the selected mandals of the said districts are annexed herewith in Annexure **I.16.a to I.17.a** respectively.

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Development Planning Society (APSDPS) of Planning dept., of Govt. of Andhra Pradesh to AIC on day to day basis for the insured period i.e., from 15th December 2015 to 31st May, 2016.

REFERENCE WEATHER STATION (RWS): This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., Mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which pay-outs are processed.

BACK-UP WEATHER STATION (RWS): It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable /defective for any reason. In the extreme case of absence of BWS data, data of BWS of BWS or alternate data (Manual rain gauge station data for rainfall) may be adopted. Names of both Reference and Back-up Weather Stations are detailed in annexure **(II.1a to II.10a (Mango), II.11.a to II.15.a(Banana) & II.16.a to II.17.a (Cashew nut)).**

14. PAY-OUT DISBURSEMENT:

(a) Pay-outs would be made by AIC to the Nodal Banks in respect of loanee farmers for onward credit to the individual farmers account . In case of non-loanee farmers who are enrolled directly or through other channels, the claim amount will be credited electronically to their individual bank accounts.

(b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Pay-outs would be computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank account.

© For all crops a franchise of 1 % of the Sum Insured shall be applicable. Any Pay-out (Per hectare) less than1% of the Sum Insured shall not be Paid.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Excess/Unseasonal Rainfall, Average Relative Humidity, Maximum & Minimum Temperature and Maximum Wind speed wherever applicable and are annexed for each notified crop and each notified Reference Unit Area.

18. LIMITATIONS & DISCLAIMERS:

(a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:

(b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

(c) *Whenever, any clarification in respect of Declarations submitted by FIs is sought by AIC, the same must be submitted within two weeks. Thereafter, AIC is not under obligation to accept the same, including reopening of claims. Declarations received after the prescribed cut-off dates will be rejected and the responsibility/liability for such proposals rests with the nodal banks/FIs.* ***The FIs shall only be responsible for all omissions/commissions/errors committed by them.***

(d) Further, ***the claims under National Crop Insurance Programme - Weather Based Crop Insurance Scheme***

(W.B.C.I.S) shall be settled on the basis of the weather data furnished by the APSDPS/State Govt. Mandal level Rain gauge Stations/IMD Weather Stations, as applicable, for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate/Gazette notification declaring the area Drought/Flood/Cyclone affected etc., Issued by the Government.

(e) ***In case of any substantial misreporting by nodal bank /branch particularly of compulsory farmers coverage, concerned bank only shall be liable for such misreporting.***

(f) Insured / applicant must have insurable interest. Mere sanctioning / disbursement of crop loans and submission of proposals / declarations and remittance of premium by farmer/ bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

Enclosures:

For Mango Plantations:

1. Annexure I.1.a to I.10.a -- Term Sheets for the 10 districts being notified
2. Annexure II.1.a to II.10.a -- Notified RUAs & List of AWS/BWS for the 10 districts
3. Annexure III -- WBCIS Proposal Form
4. Annexure IV -- WBCIS Declaration Form (Loanee)
5. Annexure V -- WBCIS Declaration Form (Non-loanee)
6. Annexure VI -- WBCIS Declaration Form (Insurance Intermediary)
7. Annexure VII -- Performa of List of Cultivators - Loanee Farmers
8. Annexure VIII -- Performa of List of Cultivators - Non-loanee Farmers
9. Annexure IX -- WBCIS Guidelines for Bankers
10. Annexure X -- Tenant Agreement Format for Non-loanee Farmers

For Banana Plantations:

1.Annexure I.11.a to 15.a ---Termsheets for the 5 districts being notified
2.Annexure II.11.a to 15.a --- Notified RUAs& list of AWS/BWS for the 5 districts.
3. Annexure III -- WBCIS Proposal Form
4. Annexure IV -- WBCIS Declaration Form (Loanee)
5. Annexure V -- WBCIS Declaration Form (Non-loanee)
6. Annexure VI -- WBCIS Declaration Form (Insurance Intermediary)
7. Annexure VII -- Performa of List of Cultivators - Loanee Farmers
8. Annexure VIII -- Performa of List of Cultivators - Non-loanee Farmers
9. Annexure IX -- WBCIS Guidelines for Bankers
10. Annexure X -- Tenant Agreement Format for Non-loanee Farmers

For Cashew nut Plantations:

1.Annexure I.16.a to 17.a --- Termsheets for the Vizianagaram and Srikakulam districts
2.Annexure II.16.a to 17.a --- Notified RUAs& list of AWS/BWS for 2 distircts.
3. Annexure III -- WBCIS Proposal Form
4. Annexure IV -- WBCIS Declaration Form (Loanee)
5. Annexure V -- WBCIS Declaration Form (Non-loanee)
6. Annexure VI -- WBCIS Declaration Form (Insurance Intermediary)
7. Annexure VII -- Performa of List of Cultivators - Loanee Farmers
8. Annexure VIII -- Performa of List of Cultivators - Non-loanee Farmers
9. Annexure IX -- WBCIS Guidelines for Bankers
10. Annexure X -- Tenant Agreement Format for Non-loanee Farmers

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.1.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**SRIKAKULAM**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	40	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29	75
1-Jan to 15-Jan	30	75
16-Jan to 31-Jan	31	75
1-Feb to 14-Feb	32	75
15-Feb to 29-Feb	33.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	30.5	15.5
16-Jan to 31-Jan	31.5	16.5
1-Feb to 14-Feb	32.5	17.5
15-Feb to 29-Feb	33.5	18.5
01-Mar to 15-Mar	35	19.5

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.2.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**VIZIANAGARAM**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	40	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	28.5	75
1-Jan to 15-Jan	29.5	75
16-Jan to 31-Jan	30.5	75
1-Feb to 14-Feb	31.5	75
15-Feb to 29-Feb	33	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	30.5	15.0
16-Jan to 31-Jan	31.5	16.0
1-Feb to 14-Feb	32.5	17.0
15-Feb to 29-Feb	33.5	18.0
01-Mar to 15-Mar	35	19.0

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.3.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**VISAKHAPATNAM**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	40	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29	75
1-Jan to 15-Jan	30	75
16-Jan to 31-Jan	31	75
1-Feb to 14-Feb	32	75
15-Feb to 29-Feb	33.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	30	15.5
16-Jan to 31-Jan	31	16.5
1-Feb to 14-Feb	32	17.5
15-Feb to 29-Feb	33.5	18.5
01-Mar to 15-Mar	35	19.5

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.4.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**EAST GODAVARI**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	35	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29.5	75
1-Jan to 15-Jan	30.5	75
16-Jan to 31-Jan	31.5	75
1-Feb to 14-Feb	32.5	75
15-Feb to 29-Feb	34	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	30.5	16.0
16-Jan to 31-Jan	31.5	17.0
1-Feb to 14-Feb	32.5	18.0
15-Feb to 29-Feb	34	19.0
01-Mar to 15-Mar	36	20.0

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.5.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**WEST GODAVARI**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	40	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29.5	75
1-Jan to 15-Jan	30.5	75
16-Jan to 31-Jan	31.5	75
1-Feb to 14-Feb	32.5	75
15-Feb to 29-Feb	34	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	30.5	16.0
16-Jan to 31-Jan	31.5	17.0
1-Feb to 14-Feb	32.5	18.0
15-Feb to 29-Feb	34	19.0
01-Mar to 15-Mar	35.5	20.0

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.6.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**KRISHNA**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	40	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29.5	75
1-Jan to 15-Jan	30.5	75
16-Jan to 31-Jan	31.5	75
1-Feb to 14-Feb	33	75
15-Feb to 29-Feb	34.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	31	16.0
16-Jan to 31-Jan	32	17.0
1-Feb to 14-Feb	33	18.0
15-Feb to 29-Feb	34.5	19.0
01-Mar to 15-Mar	36	20.0

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.7.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**CHITTOOR**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	30	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	28	75
1-Jan to 15-Jan	29	75
16-Jan to 31-Jan	31	75
1-Feb to 14-Feb	33	75
15-Feb to 29-Feb	35	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	29.5	14.0
16-Jan to 31-Jan	31.5	14.5
1-Feb to 14-Feb	33.5	15.0
15-Feb to 29-Feb	35	16.0
01-Mar to 15-Mar	37	17.5

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.8.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**KURNOOL**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	25	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	31	75
1-Jan to 15-Jan	32	75
16-Jan to 31-Jan	34	75
1-Feb to 14-Feb	36	75
15-Feb to 29-Feb	37.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	32.5	14.5
16-Jan to 31-Jan	34.5	14.5
1-Feb to 14-Feb	36.5	15.5
15-Feb to 29-Feb	38	16.5
01-Mar to 15-Mar	40	18.0

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.9.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**YSR KADAPA**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	30	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	31	75
1-Jan to 15-Jan	32	75
16-Jan to 31-Jan	34	75
1-Feb to 14-Feb	36	75
15-Feb to 29-Feb	37.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	32.5	16.0
16-Jan to 31-Jan	34.5	16.5
1-Feb to 14-Feb	36.5	17.0
15-Feb to 29-Feb	38	18.5
01-Mar to 15-Mar	40	20.0

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

TERMSHEET

Annexure I.10.a

STATE :	**ANDHRA PRADESH**
DISTRICT :	**PRAKASAM**
MANDALS :	**ALL NOTIFIED MANDALS**

CROP :	**MANGO**
UNIT :	**TREE**
RWS :	**AS Per Notification**

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-15	29-Feb-16	40	5	11.00	110.00	20.00	200.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-15 to 29-Feb-16
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperaturte more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	30.5	75
1-Jan to 15-Jan	31	75
16-Jan to 31-Jan	32	75
1-Feb to 14-Feb	33	75
15-Feb to 29-Feb	34.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	1-Jan-16 to 15-Mar-16
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
1-Jan to 15-Jan	30	15.0
16-Jan to 31-Jan	31	16.0
1-Feb to 14-Feb	32	17.0
15-Feb to 29-Feb	33.5	18.0
01-Mar to 15-Mar	35	19.0

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70	90	0.40	0.00	8.00	0.75	0.00	15.00
90	110	0.75	8.00	23.00	1.25	15.00	40.00
110	130	1.10	23.00	45.00	2.00	40.00	80.00
130	150	2.00	45.00	85.00	3.50	80.00	150.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-16 to 31-May-16
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	45
16-Mar to 31-Mar	40
1-April to 15-April	40
16-April to 30-April	35
1-May to 15-May	35
16-May to 31-May	30

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	1.00	0.00	15.00	1.80	0.00	27.00
35	50	2.00	15.00	45.00	3.60	27.00	81.00
50	65	3.00	45.00	90.00	5.40	81.00	162.00
65	80	3.33	90.00	140.00	5.87	162.00	250.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured	450	800
Premium (Rs / Tree)	51.75	92.00
Premium(%)	11.50%	11.50%

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.1.a

NCIP WBCIS for **Mango Plantations** in **Srikakulam** Dist. Rabi 2015-16 List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Amadalavalasa	Amadalavalasa	Srikakulam
2	Bhamini	Bhamini	Seethampeta
3	Burja	Burja	Seethampeta
4	Etcherla	Etcherla	Srikakulam
5	Ganguvari Singadam	Ganguvari Singadam	Ponduruj
6	Gara	Gara	Polaki
7	Hiramandalam	Hiramandalam	Saravakota
8	Ichchapuram	Ichchapuram	kaviti
9	Jalumuru	Jalumuru	Saravakota
10	Kanchili	Kanchili	Sompeta
11	kaviti	kaviti	Kanchili
12	Kotabommali	Kotabommali	Santhabommali
13	Kothuru	Kothuru	Hiramandalam
14	Laveru	Laveru	Etcherla
15	Mandasa	Mandasa	Palasa
16	Meliaputti	Meliaputti	Nandigam
17	Nandigam	Nandigam	Vajrapukothuru
18	Narasannapeta	Narasannapeta	Jalumuru
19	Palakonda	Palakonda	Seethampeta
20	Palasa	Palasa	Meliaputti
21	Pathapatnam	Pathapatnam	Meliaputti
22	Polaki	Polaki	Narasannapeta
23	Ponduru	Ponduru	Etcherla
24	Rajam	Rajam	Ganguvari Singadam
25	Ranastalam	Ranastalam	Laveru
26	Regidiamadalavalasa	Regidiamadalavalasa	Palakonda
27	Santhabommali	Santhabommali	Tekkali
28	Santhakaviti	Santhakaviti	Regidiamadalavalasa
29	Saravakota	Saravakota	Pathapatnam
30	Sarubujjili	Sarubujjili	Burja
31	Seethampeta	Seethampeta	Kothuru
32	Sompeta	Sompeta	Mandasa
33	Srikakulam	Srikakulam	Gara
34	Tekkali	Tekkali	Nandigam
35	Vajrapukothuru	Vajrapukothuru	Palasa
36	Vangara	Vangara	Regidiamadalavalasa
37	Veeraghattam	Veeraghattam	Vangara

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.2.a

NCIP WBCIS for **Mango Plantations** in **Vizianagaram** Dist. Rabi 2015-16 List of **RUA** - **RWS** - **BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Badangi	Badangi	Bobbili
2	Balijipeta	Balijipeta	Bobbili
3	Bhoghapuram	Bhoghapuram	Pusapatirega
4	Bobbili	Bobbili	Seethanagaram
5	Bondapalle	Bondapalle	Gajapathinagaram
6	Cheepurupalle	Cheepurupalle	Garividi
7	Dattirajeru	Dattirajeru	Ramabhadrapuram
8	Denkada	Denkada	Pusapatirega
9	Gajapathinagaram	Gajapathinagaram	Dattirajeru
10	Gantyada	Gantyada	Jami
11	Garividi	Garividi	Gurla
12	Garugubilli	Garugubilli	Jiyyammavalasa
13	Gummalakshmipuram	Gummalakshmipuram	Kurupam
14	Gurla	Gurla	Nellimarla
15	Jami	Jami	Vizianagaram
16	Jiyyammavalasa	Jiyyammavalasa	Komarada
17	Komarada	Komarada	Gummalakshmipuram
18	Kothavalasa	Kothavalasa	Lakkavarapukota
19	Kurupam	Kurupam	Jiyyammavalasa
20	Lakkavarapukota	Lakkavarapukota	Jami
21	Makkuva	Makkuva	Parvathipuram
22	Mentada	Mentada	Ramabhadrapuram
23	Merakamudiam	Merakamudiam	Dattirajeru
24	Nellimarla	Nellimarla	Bondapalle
25	Pachipenta	Pachipenta	Salur
26	Parvathipuram	Parvathipuram	Garugubilli
27	Pusapatirega	Pusapatirega	Nellimarla
28	Ramabhadrapuram	Ramabhadrapuram	Salur
29	Salur	Salur	Makkuva
30	Seethanagaram	Seethanagaram	Makkuva
31	Srungavarapukota	Srungavarapukota	Jami
32	Therlam	Therlam	Merakamudiam
33	Vepada	Vepada	Srungavarapukota
34	Vizianagaram	Vizianagaram	Denkada

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.3.a

NCIP WBCIS for **Mango Plantations** in **Visakhapatnam** Dist. Rabi 2015-16 List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Anakapalli	Anakapalli	Chodavaram
2	Anandapuram	Anandapuram	Pendurthi
3	Ananthagiri	Ananthagiri	Hukumpeta
4	Arakuvalley	Arakuvalley	Ananthagiri
5	Atchutapuram	Atchutapuram	Kasimkota
6	Bheemiunipatnam	Bheemiunipatnam	Anandapuram
7	Butchahyyapeta	Butchahyyapeta	Ravikamatham
8	Cheedikada	Cheedikada	Madugula
9	Chintapalle	Chintapalle	Gudemkothaveedhi
10	Chodavaram	Chodavaram	Butchahyyapeta
11	Devarapalle	Devarapalle	Cheedikada
12	Dumbriguda	Dumbriguda	Hukumpeta
13	Gajuwaka	Gajuwaka	Pedagantyada
14	Gangaraju Madugula	Gangaraju Madugula	Chintapalle
15	Golugonda	Golugonda	Koyyuru
16	Gudemkothaveedhi	Gudemkothaveedhi	Koyyuru
17	Hukumpeta	Hukumpeta	Paderu
18	K Kotapadu	K Kotapadu	Devarapalle
19	Kasimkota	Kasimkota	Butchahyyapeta
20	Kotauratla	Kotauratla	Makavarapalem
21	Koyyuru	Koyyuru	Chintapalle
22	Madugula	Madugula	Paderu
23	Makavarapalem	Makavarapalem	Kasimkota
24	Munagapaka	Munagapaka	Atchutapuram
25	Munchingiputtu	Munchingiputtu	Pedabayalu
26	Nakkapalli	Nakkapalli	S Rayavaram
27	Narsipatnam	Narsipatnam	Golugonda
28	Nathavaram	Nathavaram	Golugonda
29	Paderu	Paderu	Gangaraju Madugula
30	Padmanabham	Padmanabham	Anandapuram
31	Paravada	Paravada	Anakapalli
32	Payakaraopeta	Payakaraopeta	Nakkapalli
33	Pedabayalu	Pedabayalu	Gangaraju Madugula
34	Pedagantyada	Pedagantyada	Paravada
35	Pendurthi	Pendurthi	Sabbavaram
36	Rambilli	Rambilli	Atchutapuram
37	Ravikamatham	Ravikamatham	Rolugunta
38	Rolugunta	Rolugunta	Narsipatnam
39	S Rayavaram	S Rayavaram	Rambilli
40	Sabbavaram	Sabbavaram	K Kotapadu
41	Visakhapatnam	Visakhapatnam	Anandapuram
42	Visakhapatnam (U)	Visakhapatnam (U)	Visakhapatnam
43	Yelamanchili	Yelamanchili	Rambilli

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.4.a

NCIP WBCIS for **Mango Plantations** in **East Godavari** Dist. Rabi 2015-16 List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Addateegala	Addateegala	Rajavommangi
2	Ainavilli	Ainavilli	Mummidivaram
3	Alamuru	Alamuru	Kapileswarapuram
4	Allavaram	Allavaram	Amalapuram
5	Amalapuram	Amalapuram	Ainavilli
6	Ambajipeta	Ambajipeta	Amalapuram
7	Anaparthy	Anaparthy	Mandapeta
8	Atreyapuram	Atreyapuram	Rajahmundry®
9	Biccavolu	Biccavolu	Rangampeta
10	Devipatnam	Devipatnam	Rampachodavaram
11	Eleswaram	Eleswaram	Kirlampudi
12	Gandepalle	Gandepalle	Peddapuram
13	Gangavaram	Gangavaram	Rampachodavaram
14	Gokavaram	Gokavaram	Korukonda
15	Gollaprolu	Gollaprolu	Sankhavaram
16	Jaggampeta	Jaggampeta	Gandepalle
17	Kadiam	Kadiam	Atreyapuram
18	Kajuluru	Kajuluru	Karapa
19	Kakinada (U)	Kakinada (U)	Kakinada ®
20	Kakinada ®	Kakinada ®	Samalkota
21	Kapileswarapuram	Kapileswarapuram	Kothapeta
22	Karapa	Karapa	Pedapudi
23	Katrenikona	Katrenikona	Polavaram
24	Kirlampudi	Kirlampudi	Jaggampeta
25	Korukonda	Korukonda	Seethanagaram
26	Kotananduru	Kotananduru	Tuni
27	Kothapalle	Kothapalle	Gollaprolu
28	Kothapeta	Kothapeta	Ravulapalem
29	Malikipuram	Malikipuram	Razole
30	Mamidikuduru	Mamidikuduru	Allavaram
31	Mandapeta	Mandapeta	Rajanagaram
32	Maredumilli	Maredumilli	Ramavaram
33	Mummidivaram	Mummidivaram	Polavaram
34	P Gannavaram	P Gannavaram	Ambajipeta
35	Pamarru	Pamarru	Ainavilli
36	Pedapudi	Pedapudi	Biccavolu
37	Peddapuram	Peddapuram	Kirlampudi
38	Pithapuram	Pithapuram	Gollaprolu
39	Polavaram	Polavaram	Thallarevu
40	Prathipadu	Prathipadu	Eleswaram
41	Rajahmundry (U)	Rajahmundry (U)	Rajahmundry®
42	Rajahmundry®	Rajahmundry®	Rajanagaram
43	Rajanagaram	Rajanagaram	Korukonda
44	Rajavommangi	Rajavommangi	Kotananduru
45	Ramachandrapuram	Ramachandrapuram	Rayavaram
46	Ramavaram	Ramavaram	Addateegala
47	Rampachodavaram	Rampachodavaram	Maredumilli
48	Rangampeta	Rangampeta	Gandepalle
49	Ravulapalem	Ravulapalem	Atreyapuram
50	Rayavaram	Rayavaram	Kapileswarapuram
51	Razole	Razole	Mamidikuduru
52	Sakhinetipalle	Sakhinetipalle	Malikipuram
53	Samalkota	Samalkota	Peddapuram
54	Sankhavaram	Sankhavaram	Prathipadu
55	Seethanagaram	Seethanagaram	Devipatnam
56	Thallarevu	Thallarevu	Kajuluru
57	Thondangi	Thondangi	Sankhavaram
58	Tuni	Tuni	Thondangi
59	Uppalaguptam	Uppalaguptam	Katrenikona

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.5.a

NCIP WBCIS for **Mango Plantations** in **West Godavari** Dist. Rabi 2015-16 List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Achanta	Achanta	Poduru
2	Akiveedu	Akiveedu	Undi
3	Attili	Attili	Ganapavaram
4	Bheemavaram	Bheemavaram	Kalla
5	Bhimadole	Bhimadole	Unguturu
6	Buttayagudem	Buttayagudem	Polavaram
7	Chagallu	Chagallu	Nidadavole
8	Chintalapudi	Chintalapudi	T Narasapuram
9	D Tirumala	D Tirumala	Kamavarapukota
10	Denduluru	Denduluru	Bhimadole
11	Devarapalle	Devarapalle	Nallajerla
12	Eluru	Eluru	Denduluru
13	Ganapavaram	Ganapavaram	Pentapadu
14	Gopalapuram	Gopalapuram	Devarapalle
15	Iragavaram	Iragavaram	Penumantra
16	Jangareddigudem	Jangareddigudem	Koyyalagudem
17	Jeelugumilli	Jeelugumilli	Buttayagudem
18	Kalla	Kalla	Akiveedu
19	Kamavarapukota	Kamavarapukota	Lingapalem
20	Kovvur	Kovvur	Chagallu
21	Koyyalagudem	Koyyalagudem	Buttayagudem
22	Lingapalem	Lingapalem	Chintalapudi
23	Mogalthur	Mogalthur	Bheemavaram
24	Nallajerla	Nallajerla	Unguturu
25	Narasapuram	Narasapuram	Mogalthur
26	Nidadavole	Nidadavole	Tadepalligudem
27	Nidamarru	Nidamarru	Bhimadole
28	Palacole	Palacole	Veeravasaram
29	Palakoderu	Palakoderu	Bheemavaram
30	Pedapadu	Pedapadu	Eluru
31	Pedavegi	Pedavegi	Denduluru
32	Pentapadu	Pentapadu	Tadepalligudem
33	Penugonda	Penugonda	Achanta
34	Penumantra	Penumantra	Attili
35	Peravali	Peravali	Penugonda
36	Poduru	Poduru	Palacole
37	Polavaram	Polavaram	Gopalapuram
38	T Narasapuram	T Narasapuram	Jangareddigudem
39	Tadepalligudem	Tadepalligudem	Unguturu
40	Tanuku	Tanuku	Undrajavaram
41	Thallapudi	Thallapudi	Gopalapuram
42	Undi	Undi	Ganapavaram
43	Undrajavaram	Undrajavaram	Undrajavaram
44	Unguturu	Unguturu	Pentapadu
45	Veeravasaram	Veeravasaram	Palakoderu
46	Yelamanchili	Yelamanchili	Poduru

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.6.a

NCIP WBCIS for **Mango Plantations** in Krishna Dist. Rabi 2015-16 List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	A Konduru	A Konduru	Vissannapet
2	Agiripalle	Agiripalle	Nizvid
3	Avanigadda	Avanigadda	Mopidevi
4	Bantumilli	Bantumilli	Pedana
5	Bapulapadu	Bapulapadu	Agiripalle
6	Challapalli	Challapalli	Ghantasala
7	Chandralapadu	Chandralapadu	Kanchikacherla
8	Chatrai	Chatrai	Musunuru
9	G Konduru	G Konduru	Mylavaram
10	Gampalagudem	Gampalagudem	Tiruvuru
11	Gannavaram	Gannavaram	Agiripalle
12	Ghantasala	Ghantasala	Pamidimukkala
13	Gudivada	Gudivada	Pedaparupudi
14	Gudlavalleru	Gudlavalleru	Gudivada
15	Gudur	Gudur	Ghantasala
16	Ibrahimpatnam	Ibrahimpatnam	G Konduru
17	Jaggayyapeta	Jaggayyapeta	Vatsavai
18	Kaikalur	Kaikalur	Kalidindi
19	Kalidindi	Kalidindi	Kruthivennu
20	Kanchikacherla	Kanchikacherla	Veerulapadu
21	Kankipadu	Kankipadu	Thotlavalluru
22	Koduru	Koduru	Machilipatnam
23	Kruthivennu	Kruthivennu	Bantumilli
24	Machilipatnam	Machilipatnam	Gudur
25	Mandavalli	Mandavalli	Kaikalur
26	Mopidevi	Mopidevi	Challapalli
27	Movva	Movva	Ghantasala
28	Mudinepalli	Mudinepalli	Bantumilli
29	Musunuru	Musunuru	Nizvid
30	Mylavaram	Mylavaram	Reddigudem
31	Nagayalanka	Nagayalanka	Koduru
32	Nandigama	Nandigama	Chandralapadu
33	Nandivada	Nandivada	Mandavalli
34	Nizvid	Nizvid	Reddigudem
35	Pamarru	Pamarru	Gudlavalleru
36	Pamidimukkala	Pamidimukkala	Movva
37	Pedana	Pedana	Gudlavalleru
38	Pedaparupudi	Pedaparupudi	Unguturu
39	Penamaluru	Penamaluru	Vijayawada Urban
40	Penuganchiprolu	Penuganchiprolu	Nandigama
41	Reddigudem	Reddigudem	A Konduru
42	Thotlavalluru	Thotlavalluru	Pamidimukkala
43	Tiruvuru	Tiruvuru	A Konduru
44	Unguturu	Unguturu	Gannavaram
45	Vatsavai	Vatsavai	Penuganchiprolu
46	Veerulapadu	Veerulapadu	Nandigama
47	Vijayawada Rural	Vijayawada Rural	G Konduru
48	Vijayawada Urban	Vijayawada Urban	Vijayawada Rural
49	Vissannapet	Vissannapet	Chatrai
50	Vuyyuru	Vuyyuru	Pedaparupudi

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Annexure II.7 .a

NCIP WBCIS for **Mango Plantations** in **Chittoor** Dist. Rabi 2015-16 List of **RUA** - **RWS** - **BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	B KOTHAKOTA	B KOTHAKOTA	KURABALAKOTA
2	BAIREDDI PALLE	BAIREDDI PALLE	PALAMANER
3	BANGARUPALEM	BANGARUPALEM	THAVANAMPALLE
4	BUCHINAIDU KHANDRIGA	BUCHINAIDU KHANDRIGA	THOTTAMBEDU
5	CHANDRAGIRI	CHANDRAGIRI	PAKALA
6	CHINNAGOTTIGALLU	CHINNAGOTTIGALLU	CHANDRAGIRI
7	CHITTOOR	CHITTOOR	GANGADHARA NELLORE
8	CHOWDEPALLE	CHOWDEPALLE	NIMMANAPALLE
9	GANGADHARA NELLORE	GANGADHARA NELLORE	S.R.PURAM
10	GANGAVARAM	GANGAVARAM	PALAMANER
11	GUDI PALLE	GUDI PALLE	SANTHI PURAM
12	GUDIPALA	GUDIPALA	CHITTOOR
13	GURRAMKONDA	GURRAMKONDA	PEDDAMANDYAM
14	IRALA	IRALA	PUTHALAPATTU
15	K.V.B.PURAM	K.V.B.PURAM	NAGALAPURAM
16	KALAKADA	KALAKADA	GURRAMKONDA
17	KALIKIRI	KALIKIRI	KAMBHAMVARIPALLE
18	KAMBHAMVARIPALLE	KAMBHAMVARIPALLE	PILERU
19	KARVETINAGAR	KARVETINAGAR	VEDURU KUPPAM
20	KUPPAM	KUPPAM	GUDI PALLE
21	KURABALAKOTA	KURABALAKOTA	MADANAPALLE
22	MADANAPALLE	MADANAPALLE	NIMMANAPALLE
23	MULAKALACHERUVU	MULAKALACHERUVU	B KOTHAKOTA
24	NAGALAPURAM	NAGALAPURAM	SATYAVEDU
25	NAGARI	NAGARI	NARAYANAVANAM
26	NARAYANAVANAM	NARAYANAVANAM	K.V.B.PURAM
27	NIMMANAPALLE	NIMMANAPALLE	VOYALPADU (VALMIKIPURAM)
28	NINDRA	NINDRA	NAGARI
29	PAKALA	PAKALA	PULICHERLA
30	PALAMANER	PALAMANER	BANGARUPALEM
31	PALASAMUDRAM	PALASAMUDRAM	SRIRANGARAJAPURAM
32	PEDDA PANJANI	PEDDA PANJANI	GANGAVARAM
33	PEDDAMANDYAM	PEDDAMANDYAM	THAMBALLAPALLE
34	PEDDATHIPPASAMUDRAM	PEDDATHIPPASAMUDRAM	B KOTHAKOTA
35	PENUMURU	PENUMURU	GANGADHARA NELLORE
36	PICHATUR	PICHATUR	NAGALAPURAM
37	PILERU	PILERU	ROMPICHERLA
38	PULICHERLA	PULICHERLA	SODAM
39	PUNGANUR	PUNGANUR	RAMASAMUDRAM
40	PUTHALAPATTU	PUTHALAPATTU	PENUMURU
41	PUTTUR	PUTTUR	KARVETINAGAR
42	RAMA KUPPAM	RAMA KUPPAM	VENKATAGIRI KOTA
43	RAMACHANDRAPURAM(Kammapa	RAMACHANDRAPURAM(Kammapa	CHANDRAGIRI
44	RAMASAMUDRAM	RAMASAMUDRAM	MADANAPALLE
45	RENIGUNTA	RENIGUNTA	TIRUPATI URBAN
46	ROMPICHERLA	ROMPICHERLA	CHINNAGOTTIGALLU
47	SANTHI PURAM	SANTHI PURAM	RAMA KUPPAM
48	SATYAVEDU	SATYAVEDU	VARADAIAHPALEM
49	SODAM	SODAM	CHOWDEPALLE
50	SOMALA	SOMALA	NIMMANAPALLE
51	SRIKALAHASTI	SRIKALAHASTI	YERPEDU
52	SRIRANGARAJAPURAM	SRIRANGARAJAPURAM	VEDURU KUPPAM
53	THAMBALLAPALLE	THAMBALLAPALLE	MULAKALACHERUVU
54	THAVANAMPALLE	THAVANAMPALLE	IRALA
55	THOTTAMBEDU	THOTTAMBEDU	SRIKALAHASTI
56	TIRUPATHI RURAL	TIRUPATHI RURAL	TIRUPATI URBAN
57	TIRUPATI URBAN	TIRUPATI URBAN	CHANDRAGIRI
58	VADAMALAPETA	VADAMALAPETA	NARAYANAVANAM
59	VARADAIAHPALEM	VARADAIAHPALEM	BUCHINAIDU KHANDRIGA
60	VEDURU KUPPAM	VEDURU KUPPAM	VEDURU KUPPAM
61	VENKATAGIRI KOTA	VENKATAGIRI KOTA	BAIREDDI PALLE
62	VIJAYA PURAM	VIJAYA PURAM	NINDRA
63	VOYALPADU (VALMIKIPURAM)	VOYALPADU (VALMIKIPURAM)	KALIKIRI
64	YADAMARI	YADAMARI	CHITTOOR
65	YERPEDU	YERPEDU	RENIGUNTA
66	YERRAVARIPALEM	YERRAVARIPALEM	CHINNAGOTTIGALLU

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.8.a

NCIP WBCIS for **Mango Plantations** in **Kurnool** Dist. Rabi 2015-16 List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	ADONI	ADONI	ASPARI
2	ALLAGADDA	ALLAGADDA	UYYALAWADA
3	ALUR	ALUR	HALAHARVI
4	ASPARI	ASPARI	ADONI
5	ATMAKUR	ATMAKUR	VELGODU
6	BANAGANAPALLI	BANAGANAPALLI	OWK
7	BANDI ATMAKUR	BANDI ATMAKUR	MAHANANDI
8	BETHAMCHERLA	BETHAMCHERLA	BANAGANAPALLI
9	C.BELAGAL	C.BELAGAL	GUDUR
10	CHAGALAMARRI	CHAGALAMARRI	ALLAGADDA
11	CHIPPAGIRI	CHIPPAGIRI	ALUR
12	DEVANAKONDA	DEVANAKONDA	KRISHNAGIRI
13	DHONE	DHONE	VELDURTHY
14	DORNIPADU	DORNIPADU	ALLAGADDA
15	GADIVEMULA	GADIVEMULA	PANYAM
16	GONEGANDLA	GONEGANDLA	DEVANAKONDA
17	GOSPADU	GOSPADU	SIRIVEL
18	GUDUR	GUDUR	KODUMUR
19	HALAHARVI	HALAHARVI	CHIPPAGIRI
20	HOLAGUNDA	HOLAGUNDA	ADONI
21	J.BUNGLOW	J.BUNGLOW	MIDTHUR
22	KALLUR	KALLUR	VELDURTHY
23	KODUMUR	KODUMUR	KALLUR
24	KOILKUNTLA	KOILKUNTLA	BANAGANAPALLI
25	KOLIMIGUNDLA	KOLIMIGUNDLA	OWK
26	KOSIGI	KOSIGI	MANTRALAYAM
27	KOTHAPALLI	KOTHAPALLI	ATMAKUR
28	KOWTHALAM	KOWTHALAM	ADONI
29	KRISHNAGIRI	KRISHNAGIRI	DHONE
30	KURNOOL	KURNOOL	KALLUR
31	MADDIKERA	MADDIKERA	PATTIKONDA
32	MAHANANDI	MAHANANDI	SIRIVEL
33	MANTRALAYAM	MANTRALAYAM	NANDAVARAM
34	MIDTHUR	MIDTHUR	GADIVEMULA
35	NANDAVARAM	NANDAVARAM	YEMMIGANUR
36	NANDIKOTKUR	NANDIKOTKUR	MIDTHUR
37	NANDYAL	NANDYAL	MAHANANDI
38	ORVAKAL	ORVAKAL	PANYAM
39	OWK	OWK	PEAPULLY
40	PAGIDYALA	PAGIDYALA	J.BUNGLOW
41	PAMULAPADU	PAMULAPADU	J.BUNGLOW
42	PANYAM	PANYAM	NANDYAL
43	PATTIKONDA	PATTIKONDA	ASPARI
44	PEAPULLY	PEAPULLY	DHONE
45	PEDDAKADUBUR	PEDDAKADUBUR	ADONI
46	RUDRAVARAM	RUDRAVARAM	ALLAGADDA
47	SANJAMALA	SANJAMALA	OWK
48	SIRIVEL	SIRIVEL	RUDRAVARAM
49	SRISAILAM	SRISAILAM	ATMAKUR
50	TUGGALI	TUGGALI	PATTIKONDA
51	UYYALAWADA	UYYALAWADA	SANJAMALA
52	VELDURTHY	VELDURTHY	BETHAMCHERLA
53	VELGODU	VELGODU	BANDI ATMAKUR
54	YEMMIGANUR	YEMMIGANUR	GONEGANDLA

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Annexure II.9.a

NCIP WBCIS for **Mango Plantations** in **YSR Kadapa** Dist. Rabi 2015-16 List of **RUA** - **RWS** - **BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	ATLUR	ATLUR	BADVEL
2	B.KODUR	B.KODUR	PORUMAMILLA
3	B.MATTAM	B.MATTAM	B.KODUR
4	BADVEL	BADVEL	B.KODUR
5	CHAKRAYAPET	CHAKRAYAPET	GALIVEEDU
6	CHAPADU	CHAPADU	KHAJIPET
7	CHENNUR	CHENNUR	VALLUR
8	CHINNAMANDEM	CHINNAMANDEM	SAMBEPALLE
9	CHITVEL	CHITVEL	PENAGALUR
10	CK DINNE	CK DINNE	KADAPA
11	DUVVUR	DUVVUR	MYDUKUR
12	GALIVEEDU	GALIVEEDU	CHINNAMANDEM
13	GOPAVARAM	GOPAVARAM	BADVEL
14	JAMMALAMADUGU	JAMMALAMADUGU	MUDDANUR
15	KADAPA	KADAPA	CHENNUR
16	KALASAPADU	KALASAPADU	PORUMAMILLA
17	KAMALAPURAM	KAMALAPURAM	VALLUR
18	KHAJIPET	KHAJIPET	CHENNUR
19	KODUR	KODUR	OBULAVARIPALLI
20	KONDAPURAM	KONDAPURAM	MYLAVARAM
21	LAKKIREDDIPALLE	LAKKIREDDIPALLE	CHAKRAYAPET
22	LINGALA	LINGALA	SIMHADRIPURAM
23	MUDDANUR	MUDDANUR	YERRAGUNTLA
24	MYDUKUR	MYDUKUR	KHAJIPET
25	MYLAVARAM	MYLAVARAM	JAMMALAMADUGU
26	NANDALUR	NANDALUR	PENAGALUR
27	OBULAVARIPALLI	OBULAVARIPALLI	PULLAMPET
28	PEDDAMUDIUM	PEDDAMUDIUM	JAMMALAMADUGU
29	PENAGALUR	PENAGALUR	RAJAMPET
30	PENDLIMARRI	PENDLIMARRI	CK DINNE
31	PORUMAMILLA	PORUMAMILLA	GOPAVARAM
32	PRODDATUR	PRODDATUR	CHAPADU
33	PULIVENDULA	PULIVENDULA	LINGALA
34	PULLAMPET	PULLAMPET	CHITVEL
35	RAJAMPET	RAJAMPET	PULLAMPET
36	RAJUPALEM	RAJUPALEM	PRODDATUR
37	RAMAPURAM	RAMAPURAM	LAKKIREDDIPALLE
38	RAYACHOTY	RAYACHOTY	GALIVEEDU
39	S.A.KASINAYANA	S.A.KASINAYANA	KALASAPADU
40	SAMBEPALLE	SAMBEPALLE	TSUNDUPALLE
41	SIDHOUT	SIDHOUT	VONTIMITTA
42	SIMHADRIPURAM	SIMHADRIPURAM	THONDUR
43	THONDUR	THONDUR	MUDDANUR
44	TSUNDUPALLE	TSUNDUPALLE	VEERABALLE
45	VALLUR	VALLUR	KHAJIPET
46	VEERABALLE	VEERABALLE	RAMAPURAM
47	VEMPALLE	VEMPALLE	VEMULA
48	VEMULA	VEMULA	PULIVENDULA
49	VN PALLE	VN PALLE	VEMPALLE
50	VONTIMITTA	VONTIMITTA	NANDALUR
51	YERRAGUNTLA	YERRAGUNTLA	KAMALAPURAM

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.10.a

NCIP WBCIS for **Mango Plantations** in **Prakasam** Dist. Rabi 2015-16 List of **RUA** - **RWS** - **BWS**

SNO	Reference unit area (RUA)	Reference weather station (RWS)	Backup weather station (BWS)
1	ADDANKI	ADDANKI	MUNDLAMURU
2	ARDHAVEEDU	ARDHAVEEDU	MARKAPUR
3	BALLIKURUVA	BALLIKURUVA	SANTHAMAGULURU
4	BESTAVARIPETA	BESTAVARIPETA	KOMAROLU
5	C.S.PURAM	C.S.PURAM	VELIGANDLA
6	CHIMAKURTHI	CHIMAKURTHI	SANTHANUTHALAPADU
7	CHINAGANJAM	CHINAGANJAM	NAGULUPPALAPADU
8	CHIRALA	CHIRALA	KARAMCHEDU
9	CUMBUM	CUMBUM	RACHERLA
10	DARSI	DARSI	THALLUR
11	DONAKONDA	DONAKONDA	KURICHEDU
12	DORNALA	DORNALA	YERRAGONDAPALEM
13	GIDDALURU	GIDDALURU	KOMAROLU
14	GUDLURU	GUDLURU	ULAVAPADU
15	HANUMANTHUNIPADU	HANUMANTHUNIPADU	KONAKANAMITLA
16	INKOLLU	INKOLLU	J.PANGULURU
17	J.PANGULURU	J.PANGULURU	ADDANKI
18	KANDUKUR	KANDUKUR	SINGARAYAKONDA
19	KANIGIRI	KANIGIRI	HANUMANTHUNIPADU
20	KARAMCHEDU	KARAMCHEDU	PARCHUR
21	KOMAROLU	KOMAROLU	GIDDALURU
22	KONAKANAMITLA	KONAKANAMITLA	PODILI
23	KONDAPI	KONDAPI	MARRIPUDI
24	KORISAPADU	KORISAPADU	J.PANGULURU
25	KOTHAPATNAM	KOTHAPATNAM	ONGOLE
26	KURICHEDU	KURICHEDU	DONAKONDA
27	LINGASAMUDRAM	LINGASAMUDRAM	VOLETIVARIPALEM
28	MADDIPADU	MADDIPADU	CHIMAKURTHI
29	MARKAPUR	MARKAPUR	TARLAPADU
30	MARRIPUDI	MARRIPUDI	PODILI
31	MARTUR	MARTUR	J.PANGULURU
32	MUNDLAMURU	MUNDLAMURU	ADDANKI
33	NAGULUPPALAPADU	NAGULUPPALAPADU	CHINAGANJAM
34	ONGOLE	ONGOLE	KOTHAPATNAM
35	PAMUR	PAMUR	PEDACHERLOPALLE
36	PARCHUR	PARCHUR	YEDDANAPUDI
37	PEDAARAVEEDU	PEDAARAVEEDU	MARKAPUR
38	PEDACHERLOPALLE	PEDACHERLOPALLE	PONNALURU
39	PODILI	PODILI	KONAKANAMITLA
40	PONNALURU	PONNALURU	VOLETIVARIPALEM
41	PULLALACHERUVU	PULLALACHERUVU	YERRAGONDAPALEM
42	RACHERLA	RACHERLA	CUMBUM
43	SANTHAMAGULURU	SANTHAMAGULURU	BALLIKURUVA
44	SANTHANUTHALAPADU	SANTHANUTHALAPADU	CHIMAKURTHI
45	SINGARAYAKONDA	SINGARAYAKONDA	KANDUKUR
46	TANGUTUR	TANGUTUR	KOTHAPATNAM
47	TARLAPADU	TARLAPADU	MARKAPUR
48	THALLUR	THALLUR	DARSI
49	TRIPURANTHAKAM	TRIPURANTHAKAM	PULLALACHERUVU
50	ULAVAPADU	ULAVAPADU	GUDLURU
51	VELIGANDLA	VELIGANDLA	HANUMANTHUNIPADU
52	VETAPALEM	VETAPALEM	CHIRALA
53	VOLETIVARIPALEM	VOLETIVARIPALEM	LINGASAMUDRAM
54	YEDDANAPUDI	YEDDANAPUDI	MARTUR
55	YERRAGONDAPALEM	YERRAGONDAPALEM	PULLALACHERUVU
56	ZARUGUMILLI	ZARUGUMILLI	KONDAPI

Agriculture Insurance Company of India Limited FORM: WBCIS – NL - PF - 01

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Annexure III

NATIONAL CROP INSRUANCE PROGRAMME (NCIP)

WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Proposal Form for Non-Loanee Farmer

Agent Name:_____

Season & Year:_____ **Code:**_____

1. Details of Farmer:

Are You a registered Farmer with AIC: If Yes, fill Farmer ID No. and if No, fill Registration Form	**Yes / No**
Name **: Mr./Mrs./**	Farmer ID No.**:**

2. Notified Crop & Area Details :

Name of Crop:_____ (One Proposal form for one Crop)

Fill only applicable fields for the State(One proposal form for one notified area)

State	**District**	Mandal
L2	**L3**	**L4**

3**. Details of Cultivator:**

Name **:**		Name of Father/Husband **:**
Address for Communication, with contact Phone No.		Bank Name : Account No. :
Bank Branch & Address		

4. Details of Crop and Area Proposed for Insurance:

Mandal	**Revenue Village**	**Survey No**	**Owner/ Share-cropper/**	**Proposed Date/Date of Sowing the crop**	**Area Sown in Hectares**

5. Reference Unit Area and Reference Weather Station Details: Notified Reference Unit Area (RUA):

Reference Weather Station (RWS)	Back-up Weather Station-1 (BWS 1)	Back-Up Weather Station-2 (BWS 2)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Place:_____

Date:_____ Witness: Signature of Cultivator / Proposer

----------(For use by Insurance Intermediary)----------

Category of trees based on age		**Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)**	**Net Premium (Rs.)**
5-15 yrs	**15-50 yrs**		

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

Insurance is the subject matter of Solicitation

CROP SOWN CERTIFICATE

FORM: WBCIS – NL - PF - 01

Certificate from Competent Authority

Annexure III Contd…

It is certified that the crop wise Survey no. Area sown and date of sowing mentioned in the proposal form above are correct.

Signature and Seal of Competent Authority

Date: **(State level office/VRO /Agri/Horti Dept Officer)**

##########

GUIDELINES FOR COMPLETION OF THE PROPOSAL FORM

1. Separate proposal forms may be submitted for each crop.
2. Please complete the Proposal Form in all respects and ***name of the farmer in the proposal form to be furnished as in the bank pass book, (in English)***.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices for any doubts or clarifications on the proposal form.
6. Extended coverage can be taken only after full Normal coverage has been taken.
7. Documents to enclosed along with the proposal form:
   (a) Copy of the Saving Bank A/c Pass Book.
   (b) Copy of the Pattadhar Pass Book.
   (c) Premium Amount should be remitted through Demand Draft Favouring ***" Agriculture Insurance Company of India Ltd."*** payable at **Hyderabad**.

Insurance is the subject matter of Solicitation

WBCIS-NL-PF-01

ACKNOWLEDGEMENT
(WEATHER BASED CROP INSURANCE SCHEME)

Received Rs. ---------- (Rupees----------only) towards consideration as Farmer's share of Premium from Shri/Smt.----------
----------, Son/Daughter/Wife of Shri----------, cultivator of ---------- Block/Tehsil/Taluka/Revenue Circle of----------
---District of ----------State/UT, having Bank Account No.----------in -----
---------- Bank----------Branch, towards coverage of ---------- crop for a Sum Insured of Rs. ---------- during --------
---------- Season of ---------- year under Weather Based crop Insurance Scheme (WBCIS), vide Cash/Cheque/DD No. ---------- dated ----------
drawn on ----------Bank, subject to realization.

(Authorized Signatory)

FORM: WBCIS-LC-2

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) - Declaration Form (LOANEE)

FROM:

(Address of Nodal Bank with Contact Number)

TO:

(Address of Agriculture Insurance Company of India Limited (AIC))

Annexure IV

1. Under the provisions of the **NCIP - WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season Rabi 2015-16** as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
   ii) All guidelines with regard to coverage under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____this _____day of _____

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :**

State: A.P Season: RABI Year: 2015-16 Crop: MANGO

District:_____ **Reference Unit Area:** _____ **(as per Notification)** **R W Station:** _____ **(as per Notification)**

Sum Insured per Hectare for Notified Crop: _____ **Applicable Net Premium Rate:**_____ (After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Category of trees based on age		Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
				5-15 yrs	15-50 yrs			
1	Small/Marginal Cultivators							
2	Other Cultivators							
	TOTAL							

DD / Cheque No:_____ **DD / Cheque Date:** _____ **DD / Cheque Amount:**_____

----------**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)** ----------

Certificate No.

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS).

6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   - (iii) Sum insured to be covered under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
   - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS).
   - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
   - (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: WBCIS-NLC-3

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME(WBCIS)

Declaration Form (NON-LOANEE)

Annexure V

FROM:	TO:
(Address of Nodal Bank with Contact Number)	(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME(WBCIS) are included in the Declaration, and
   ii) All guidelines with regard to coverage under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____this _____day of _____

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :**

State: _A.P Season:_Rabi Year:_2015-16 Crop:Mango

District:_____ **Reference Unit Area:** _____ **R W Station:** _____
(as per Notification) **(as per Notification)**

Sum Insured for insured Crop per Hectare: _____ **Applicable Net Premium Rate:**_____
(After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Category of trees based on age		Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
				5-15 yrs	15-50 yrs			
1	Small/Marginal Cultivators							
2	Other Cultivators							
	TOTAL							

DD / Cheque No:_____ **DD / Cheque Date:** _____ **DD / Cheque Amount:**_____

----------**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)** ----------

Certificate No.

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Declaration Form (Non Loanee)

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS).

6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME(WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (iii) Sum insured to be covered under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
   (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS).
   (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
   (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: MM- NLC_II-4

National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme – Declaration Form (NON-LOANEE) - Insurance Intermediary

Annexure VI

FROM:	TO:
(Address of Insurance Intermediary with Contact Number)	Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
   i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under NCIP - WBCIS are included in this Declaration, and
   ii) All guidelines with regard to coverage under NCIP - WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____this _____day of _____

Name of the Insurance Intermediary's
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II): **II's CODE :**

State: _____ **Season:**_____ **Year:**_____ **Crop:**_____

District:_____ **Reference Unit Area:** _____ **(as per Notification)** **R W Station:** _____ **(as per Notification)**

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate:_____

	Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Category of trees based on age		Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
				5-15 yrs	15-50 yrs			
1	Small/Marginal Cultivators							
2	Other Cultivators							
	TOTAL							

(After adjusting Subsidy)

DD / Cheque No:_____ **DD/ Cheque Date:** _____ **DD / Cheque Amount:**_____

----------TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) ----------

CERTIFICATE NUMBER

RECEIPT NO. **DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up NCIP - WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.

3. All code particulars (boxes) shall be filled up by AIC.

4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of NCIP - WBCIS.

5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under NCIP - WBCIS.

6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.

7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.

8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or National Crop Insurance Scheme (NCIP) - Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. **Specific guidelines for filling in the Schedule :**

(i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.

(ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.

(iii) Sum insured to be covered under NCIP - WBCIS must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).

(iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined 'Sum Insured per hectare' applicable for the crop, as per the Guidelines of the Scheme.

(v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - NCIP - WBCIS RABI 2015-16 FOR MANGO PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure VII

Crop: | **Name of the Bank & Branch:** | **LOANEE FARMERS**

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											

Place: | Date: | **Authorised Signatory:**

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - NCIP - WBCIS RABI 2015-16 FOR MANGO PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure VIII

Crop: MANGO

Name of the Bank & Branch/Office of JDA/Broker:

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											

Place:

Date:

Authorised Signatory:

Annexure - IX

Agriculture Insurance Company of India Limited

Regional office, 8Th Floor, United India Towers, Basheerbagh ,Hyderabad - 500 029
Telefax: 23242363 Phone : 23242594, 23240235

NCIP - WBCIS Guidelines to Nodal Banks in A.P for participating in NCIP - WBCIS - Rabi, 2015-16 in respect of Mango Plantations in the 10 notifying districts:

1. National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme for Rabi 2015-16 season for **Mango Plantations** in Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Prakasam, Chittoor, Kurnool and Kadapa districts. The Loanee farmers would be covered under the NCIP - WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.

2. Non-loanee farmers interested in the NCIP - WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.

3. The sum insured is pre-defined & fixed per Mango Tree (there are two categories based on the age of tree i.e., 5-15 yrs and 16-50 yrs).

4. **The criteria for covering Loanee Farmers**:

a) All those farmers eligible for availing loans from 1st Oct, 2015 to 15th December,2015 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan.

b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.450/- per tree in respect of 5-15 yrs age group category and Rs.800/- per tree in respect of 16-50 yrs age group category. 'Total number of trees in farmer's possession' for the notified crop as already declared by Loanee Farmer in the loan application from for the purpose of fixing his/her '**Maximum Borrowing Limit' (MBL)** by the Lending Financial Institution, multiplied by the **stipulated sum insured per tree** (category wise wherever applicable) will be the **actual sum insured** to be treated for payment of premium. Since the finance will be in terms of acre or hectare the premium table per tree/acre/hectare is furnished:

Age of the Tree	Sum Insured Rs./-			Farmer Contribution of Premium		
	Per Tree	Per Acre	Per Hectare	Per Tree	Per Acre	Per Hectare
5-15 Yrs.	**450**	18,000	45,000	**26**	**1,040**	**2,600**
15-50 Yrs	**800**	32,000	80,000	**46**	**1,840**	**4,600**

c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th December, 2015 shall be insured under the NCIP - WBCIS.

5. **A**. In case of Non-loanee farmers, the farmers shall declare the 'No. of trees under Possession' for Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared no. of trees (Category wise wherever applicable) multiplied by sum insured per tree (as applicable).

   B. In case the coverage shall have to be in acres/hectares, the same table of loanee can be followed for Sum Insured, Premium remittance etc.

6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.

7. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **4%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.

8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

9. For all crops a franchise of 1 % of the Sum Insured shall be applicable. Any Pay-out (Per hectare) less than 1 % of the Sum Insured shall not be paid.

Annexure - X

CERTIFICATE OF TENANCY FOR CROP INSURANCE PURPOSE

I/We _____ S/o_____ resident of _____ am/are the owner/landlord of schedule property details given here under.(Xerox copy of the land pass book is attached).

S.No	District	Mandal	Revenue village	Survey No.	Area in Acres/cents/Guntas

I hereby declare that property at Survey number(s) _____ has been offered to Shri/Smt _____S/o_____ resident of _____ village for the purpose of _____Crop cultivation (Specify the crop name) on tenancy / lease basis for a period from_____ to _____.

Further I hereby declare that I have not submitted / will not submit any other crop Insurance proposal covering the above mentioned crops during the season either through any of the Bank branch or Primary Agriculture Co- Operative society (PACS) or Insurance Intermediaries or directly under any Crop Insurance Scheme. I also understand that in case more than one Insurance of the crop/area or any untrue statement, the claim, if any , shall stand repudiated.

Signature of the Landlord/Owner

Signature of the Tenant farmer

Signature and Seal of Competent Authority

Date:

(VRO/AEO/Mandal Agriculture Officer/Hort. Officer/MRO)

Place:

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16
Termsheet

State: ANDHRA PRADESH | Annexure I.11.a | **Crop:** BANANA
District: YSR KADAPA | **UNIT:** HECTARE
Mandal: ALL NOTIFIED MANDALS | **RWS:** As per Notification | **BWS:** As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
Cover Period: 15-Dec-15 to 30-Apr-16
Cover Index: Consecutive Number of days having Average Relative Humidity > 75%
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive Number of days =	4	6	8
Payout =	5000	10000	20000
Max Payout (Rs.)	20000		

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Highest of 3 consecutive days Rainfall during cover period
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Trigger Rainfall (>)	35	50	65	80	95	110
Payout (Rs.)	3000	6000	10000	15000	22000	30000
Max Payout (Rs.)	30000					

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
Cover Period: 1-Mar-16 to 31-May-16
Cover Index: Consecutive Number of days having Daily Maximum Temperature > 43.5 **°C**
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive days	4	6	8
Payout (Rs)	10000	20000	30000
Max Payout (Rs.)	30000		

Cover 4: HIGH WIND SPEED

Objective: To compensate the Banana grower Losses due to High Windspeed during cover period
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Daily Maximum windspeed during cover period.
Nature of Cover: Single payout of maximum intensity will be payable during each month

Payout Table:

	Daily Max Wind Trigger(Km/Hour)				**Payout (In Rs)**
Months	February	March	April	**May**	
Trigger1(>)	50	55	55	50	5000
Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	20000
Max Payout (Rs.)	20000				

Premium Details :

Sum Insured (Rs.)	100000
Premium Rate (%)	11.50%
Premium (Rs.)	11500

Note : Franchise 1% of Sum Insured per hectare is applicable i.e Total claims less than Rs. 1000 per hectare shall not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16
Termsheet

State:	ANDHRA PRADESH	Annexure I.12.a	**Crop:**	BANANA
District:	VIZIANAGARAM		**UNIT:**	HECTARE
Mandal:	ALL NOTIFIED MANDALS		**RWS:**	As per Notification
			BWS:	As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
Cover Period: 15-Dec-15 to 30-Apr-16
Cover Index: Consecutive Number of days having Average Relative Humidity > 80%
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive Number of days =	4	6	8
Payout =	5000	10000	20000
Max Payout (Rs.)	20000		

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Highest of 3 consecutive days Rainfall during cover period
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Trigger Rainfall (>)	40	60	80	100	120	140
Payout (Rs.)	3000	6000	10000	15000	22000	30000
Max Payout (Rs.)	30000					

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
Cover Period: 1-Mar-16 to 31-May-16
Cover Index: Consecutive Number of days having Daily Maximum Temperature > 43 °C
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive days	3	5	7
Payout (Rs)	10000	20000	30000
Max Payout (Rs.)	30000		

Cover 4: HIGH WIND SPEED

Objective: To compensate the Banana grower Losses due to High Windspeed during cover period
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Daily Maximum windspeed during cover period.
Nature of Cover: Single payout of maximum intensity will be payable during each month

Payout Table:

	Daily Max Wind Trigger(Km/Hour)				**Payout (In Rs)**
Months	February	March	April	**May**	
Trigger1(>)	50	55	55	50	5000
Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	20000
Max Payout (Rs.)	20000				

Premium Details :

Sum Insured (Rs.)	100000
Premium Rate (%)	11.50%
Premium (Rs.)	11500

Note : Franchise 1% of Sum Insured per hectare is applicable i.e Total claims less than Rs. 1000 per hectare shall not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16
Termsheet

State:	ANDHRA PRADESH	Annexure I.13.a	**Crop:**	BANANA
District:	EAST GODAVARI		**UNIT:**	HECTARE
Mandal:	ALL NOTIFIED MANDALS		**RWS:**	As per Notification
			BWS:	As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
Cover Period: 15-Dec-15 to 30-Apr-16
Cover Index: Consecutive Number of days having Average Relative Humidity > 80%
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive Number of days =	4	6	8
Payout =	5000	10000	20000
Max Payout (Rs.)	20000		

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Highest of 3 consecutive days Rainfall during cover period
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Trigger Rainfall (>)	40	60	80	100	120	140
Payout (Rs.)	3000	6000	10000	15000	22000	30000
Max Payout (Rs.)	30000					

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
Cover Period: 1-Mar-16 to 31-May-16
Cover Index: Consecutive Number of days having Daily Maximum Temperature > 42.5 °C
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive days	4	6	8
Payout (Rs)	10000	20000	30000
Max Payout (Rs.)	30000		

Cover 4: HIGH WIND SPEED

Objective: To compensate the Banana grower Losses due to High Windspeed during cover period
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Daily Maximum windspeed during cover period.
Nature of Cover: Single payout of maximum intensity will be payable during each month

Payout Table:

	Daily Max Wind Trigger(Km/Hour)				**Payout (In Rs)**
Months	February	March	April	**May**	
Trigger1(>)	50	55	55	50	5000
Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	20000
Max Payout (Rs.)	20000				

Premium Details :

Sum Insured (Rs.)	100000
Premium Rate (%)	11.50%
Premium (Rs.)	11500

Note : Franchise 1% of Sum Insured per hectare is applicable i.e Total claims less than Rs. 1000 per hectare shall not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16
Termsheet

State: ANDHRA PRADESH — Annexure I.14.a — **Crop:** BANANA
District: KURNOOL — **UNIT:** HECTARE
Mandal: ALL NOTIFIED MANDALS — **RWS:** As per Notification
BWS: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
Cover Period: 15-Dec-15 to 30-Apr-16
Cover Index: Consecutive Number of days having Average Relative Humidity > 75%
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive Number of days =	4	6	8
Payout =	5000	10000	20000
Max Payout (Rs.)	20000		

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Highest of 3 consecutive days Rainfall during cover period
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Trigger Rainfall (>)	30	40	55	70	85	100
Payout (Rs.)	3000	6000	10000	15000	22000	30000
Max Payout (Rs.)	30000					

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
Cover Period: 1-Mar-16 to 31-May-16
Cover Index: Consecutive Number of days having Daily Maximum Temperature > 43.5 °C
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive days	4	6	8
Payout (Rs)	10000	20000	30000
Max Payout (Rs.)	30000		

Cover 4: HIGH WIND SPEED

Objective: To compensate the Banana grower Losses due to High Windspeed during cover period
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Daily Maximum windspeed during cover period.
Nature of Cover: Single payout of maximum intensity will be payable during each month

Payout Table:

	Daily Max Wind Trigger(Km/Hour)				**Payout (In Rs)**
Months	February	March	April	**May**	
Trigger1(>)	50	55	55	50	5000
Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	20000
Max Payout (Rs.)	20000				

Premium Details :

Sum Insured (Rs.)	100000
Premium Rate (%)	11.50%
Premium (Rs.)	11500

Note : Franchise 1% of Sum Insured per hectare is applicable i.e Total claims less than Rs. 1000 per hectare shall not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16
Termsheet

State: ANDHRA PRADESH — Annexure I.15.a — **Crop:** BANANA
District: GUNTUR — **UNIT:** HECTARE
Mandal: ALL NOTIFIED MANDALS — **RWS:** As per Notification
BWS: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
Cover Period: 15-Dec-15 to 30-Apr-16
Cover Index: Consecutive Number of days having Average Relative Humidity > 80%
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive Number of days =	4	6	8
Payout =	5000	10000	20000
Max Payout (Rs.)	20000		

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Highest of 3 consecutive days Rainfall during cover period
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Trigger Rainfall (>)	30	40	60	80	100	120
Payout (Rs.)	3000	6000	10000	15000	22000	30000
Max Payout (Rs.)	30000					

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
Cover Period: 1-Mar-16 to 31-May-16
Cover Index: Consecutive Number of days having Daily Maximum Temperature > 44.5 °C
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Consecutive days	4	6	8
Payout (Rs)	10000	20000	30000
Max Payout (Rs.)	30000		

Cover 4: HIGH WIND SPEED

Objective: To compensate the Banana grower Losses due to High Windspeed during cover period
Cover Period: 1-Feb-16 to 31-May-16
Cover Index: Daily Maximum windspeed during cover period.
Nature of Cover: Single payout of maximum intensity will be payable during each month

Payout Table:

	Daily Max Wind Trigger(Km/Hour)				**Payout (In Rs)**
Months	February	March	April	**May**	
Trigger1(>)	50	55	55	50	5000
Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	20000
Max Payout (Rs.)	20000				

Premium Details :

Sum Insured (Rs.)	100000
Premium Rate (%)	11.50%
Premium (Rs.)	11500

Note : Franchise 1% of Sum Insured per hectare is applicable i.e Total claims less than Rs. 1000 per hectare shall not be paid

Annexure II.11.a

AGRICULTURE INSURANCE COMPANY OF INDIA limited

NCIP - WBCIS for Banana Plantations in **Kurnool** District, Rabi 2015-16 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Bandiatmakur	Bandiatmakur	Mahanandi
2	Chagalamarri	Chagalamarri	Allagadda
3	Mahanandi	Mahanandi	Sirivel
4	Mantralayam	Mantralayam	Nandavaram
5	Nandyal	Nandyal	Mahanandi
6	Orvakal	Orvakal	Panyam
7	Panyam	Panyam	Nandyal
8	Peaupili	Peaupili	Dhone
9	Rudravaram	Rudravaram	Allagadda
10	Veldurthy	Veldurthy	Betamcherla
11	Velugode	Velugode	Bandiatmakur

APSDPS: Andhra Pradesh State Development Planning Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., Annexure II.12.a

NCIP - WBCIS for Banana Plantations in YSR Kadapa District, Rabi 2015-16 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	C K Dinne	C K Dinne	Pendlimarri
2	Chitvel	Chitvel	Rajampet
3	Duvvur	Duvvur	Rajupalem
4	Kamalapuram	Kamalapuram	Vallur
5	Kodur	Kodur	Obulavaripalle
6	Kondapuram	Kondapuram	Mylavaram
7	Lingala	Lingala	Simhadripuram
8	Muddanur	Muddanur	Yerraguntla
9	Nandalur	Nandalur	Penagalur
10	Obulavaripalle	Obulavaripalle	Pullampet
11	Penagalur	Penagalur	Rajampeta
12	Pendlimarri	Pendlimarri	Vempalle
13	Pulivendula	Pulivendula	Vemula
14	Pullampet	Pullampet	Chitvel
15	Rajampet	Rajampet	Pullampet
16	Sidhout	Sidhout	C K Dinne
17	Simhadripuram	Simhadripuram	Pulivendula
18	Vempalle	Vempalle	Vemula
19	Vemula	Vemula	Simhadripuram
20	Vontimitta	Vontimitta	Nandalur
21	Vnpalle	Vnpalle	Vempalle

APSDPS: Andhra Pradesh State Development Planning Society, Planning Dept., Govt. of Andhra Pradesh

Annexure II.13.a

AGRICULTURE INSURANCE COMPANY OF INDIA limited

NCIP - WBCIS for Banana Plantations in East Godavari District, Rabi 2015-16 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	**Addateegala**	Addateegala	**Rajavommangi**
2	**Ainavalli**	Ainavalli	**Mummidivaram**
3	**Alamuru**	Alamuru	**Ravulapalem**
4	**Allavaram**	Allavaram	**Amalapuram**
5	**Amalapuram**	Amalapuram	**Inavilli**
6	**Ambajipeta**	Ambajipeta	**Inavilli**
7	**Atreyapuram**	Atreyapuram	**Alamuru**
8	**Eleswaram**	Eleswaram	**Prathipadu**
9	**Gandepalli**	Gandepalli	**Pithapuram**
10	**Gokavaram**	Gokavaram	**Korukonda**
11	**Jaggampeta**	Jaggampeta	**Kirlampudi**
12	**Kadiam**	Kadiam	**Alamuru**
13	**Kapileswram**	Kapileswram	**Alamuru**
14	**Kirlampudi**	Kirlampudi	**Prathipadu**
15	**Kothapalli**	Kothapalli	**Pithapuram**
16	**Kothapeta**	Kothapeta	**P Gannavaram**
17	**Mamidikuduru**	Mamidikuduru	**Allavaram**
18	**Mummidivaram**	Mummidivaram	**Kothapeta**
19	**Peddapuram**	Peddapuram	**Kirlampudi**
20	**P Gannavaram**	P Gannavaram	**Ambajipeta**
21	**Pithapuram**	Pithapuram	**Prathipadu**
22	**Prathipadu**	Prathipadu	**Eleswaram**
23	**Rajavommangi**	Rajavommangi	**Kotananduru**
24	**Rangampeta**	Rangampeta	**Gandepalli**
25	**Ravulapalem**	Ravulapalem	**Atreyapuram**
26	**Razole**	Razole	**Mamidikuduru**
27	**Sankavaram**	Sankavaram	**Thondangi**
28	**Thondangi**	Thondangi	**Kothapalli**
29	**Tuni**	Tuni	**Thondangi**

APSDPS: Andhra Pradesh State Development Planning Society, Planning Dept., Govt. of Andhra Pradesh

Annexure II.14.a

AGRICULTURE INSURANCE COMPANY OF INDIA limited

NCIP - WBCIS for Banana Plantations in Vizianagaram District, Rabi 2015-16 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	**Balijipeta**	**Balijipeta**	**Bobbili**
2	**Bobbili**	Bobbili	**Seethanagaram**
3	**Cheepurupalli**	Cheepurupalli	**Garividi**
4	**Gajapathinagaram**	Gajapathinagaram	**Mentada**
5	**Gantyada**	Gantyada	**Gajapathinagaram**
6	**Garugubilli**	Garugubilli	**Komarada**
7	**Jami**	Jami	**Vijayanagaram**
8	**Jiyyammavalasa**	Jiyyammavalasa	**Garugubilli**
9	**Komarada**	Komarada	**Kurupam**
10	**Kothavalasa**	Kothavalasa	**Lakkavarapukota**
11	**Kurupam**	Kurupam	**Jiyyammavalasa**
12	**Lakkavarapukota**	Lakkavarapukota	**Jami**
13	**Makkuva**	Makkuva	**Seetanagaram**
14	**Mentada**	Mentada	**Pachipenta**
15	**Nelimerla**	Nelimerla	**Bondapalle**
16	**Pachipenta**	Pachipenta	**Saluru**
17	**Pusapatirega**	Pusapatirega	**Gantyada**
18	**Ramabhadrapuram**	Ramabhadrapuram	**Saluru**
19	**S. Kota**	S. Kota	**Gantyada**
20	**Saluru**	Saluru	**Makkuva**
21	**Seetanagaram**	Seetanagaram	**Garugubilli**
22	**Vepada**	Vepada	**S.Kota**
23	**Vijayanagaram**	Vijayanagaram	**Jami**

APSDPS: Andhra Pradesh State Development Planning Society, Planning Dept., Govt. of Andhra Pradesh

	AGRICULTURE INSURANCE COMPANY OF INDIA LTD.,HYDERABAD		
	NCIP - WBCIS FOR BANANA IN GUNTUR DISTRICT-RABI-2015-16		
	LIST OF RUA-RWS-BWS		**Annexure I.15.a**
Sno	**Reference unit area**	**Reference weather station**	**Backup weather station**
1	Amarthalur	Amarthalur	Cherukupalli
2	Bhattiprolu	Bhattiprolu	Kolluru
3	Chebrolu	Chebrolu	Vatticherukuru
4	Duggirala	Duggirala	Kollipara
5	Edlapadu	Edlapadu	Nadendla
6	Kollipara	Kollipara	Tenali
7	Kolluru	Kolluru	Vemuru
8	Mangalagiri	Mangalagiri	Duggirala
9	Tadepalli	Tadepalli	Mangalagiri
10	Tenali	Tenali	Chebrolu
11	Thulluru	Thulluru	Amaravathi
12	Tsunduru(Chunduru)	Tsunduru(Chunduru)	Chebrolu
13	Vemur	Vemur	Amarthalur

Agriculture Insurance Company of India Limited FORM: WBCIS – NL - PF - 01

Head Office:13 Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110001

Regional Office: 8th Floor, United India Towers, Basheer Bagh, Hyderabad 500029

Annexure III

NATIONAL CROP INSRUANCE PROGRAMME (NCIP)

WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Proposal Form for Non-Loanee Farmer

Agent Name:_____

Season & Year:_____ **Code:**_____

1. Details of Farmer:

Are You a registered Farmer with AIC: If Yes, fill Farmer ID No. and if No, fill Registration Form	**Yes / No**
Name **: Mr./Mrs./**	Farmer ID No.**:**

2. Notified Crop & Area Details :

Name of Crop:_____ (One Proposal form for one Crop)

Fill only applicable fields for the State(One proposal form for one notified area)

State	**District**	Mandal
L2	**L3**	**L4**

3**. Details of Cultivator:**

Name **:**		Name of Father/Husband **:**
Address for Communication, with contact Phone No.		Bank Name : Account No. :
Bank Branch & Address		

4. Details of Crop and Area Proposed for Insurance:

Mandal	**Revenue Village**	**Survey No**	**Owner/ Share-cropper/**	**Proposed Date/Date of Sowing the crop**	**Area Sown in Hectares**

5. Reference Unit Area and Reference Weather Station Details: Notified Reference Unit Area (RUA):

Reference Weather Station (RWS)	Back-up Weather Station-1 (BWS 1)	Back-Up Weather Station-2 (BWS 2)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Place:_____

Date:_____ Witness: Signature of Cultivator / Proposer

----------(For use by Insurance Intermediary)----------

Area proposed for insurance	**Sum Insured (Sum Insured/ha × area insured)**	**Premium Collected from Farmer (Rs.) (Sum Insured × Farmer's Premium Rate)**

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

Insurance is the subject matter of Solicitation

CROP SOWN CERTIFICATE

Certificate from Competent Authority

Annexure III Contd…

It is certified that the crop wise Survey no. Area sown and date of sowing mentioned in the proposal form above are correct.

Signature and Seal of Competent Authority

Date: **(State level office/VRO /Agri/Horti Dept Officer)**

##

GUIDELINES FOR COMPLETION OF THE PROPOSAL FORM

1. Separate proposal forms may be submitted for each crop.
2. Please complete the Proposal Form in all respects and ***name of the farmer in the proposal form to be furnished as in the bank pass book, (in English)***.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices for any doubts or clarifications on the proposal form.
6. Extended coverage can be taken only after full Normal coverage has been taken.
7. Documents to enclosed along with the proposal form:
   (a) Copy of the Saving Bank A/c Pass Book.
   (b) Copy of the Pattadhar Pass Book.
   (c) Premium Amount should be remitted through Demand Draft Favouring ***" Agriculture Insurance Company of India Ltd."*** payable at **Hyderabad**.

Insurance is the subject matter of Solicitation

WBCIS-NL-PF-01

ACKNOWLEDGEMENT
(WEATHER BASED CROP INSURANCE SCHEME)

Received Rs. ---------- (Rupees----------only) towards consideration as Farmer's share of Premium from Shri/Smt.----------
----------, Son/Daughter/Wife of Shri----------, cultivator of ---------- Block/Tehsil/Taluka/Revenue Circle of----------
---District of ----------State/UT, having Bank Account No.----------in -----
---------- Bank----------Branch, towards coverage of ---------- crop for a Sum Insured of Rs. ---------- during --------
---------- Season of ---------- year under Weather Based crop Insurance Scheme (WBCIS), vide Cash/Cheque/DD No. ---------- dated ----------
drawn on ----------Bank, subject to realization.

(Authorized Signatory)

FORM: WBCIS-LC-2

National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) - Declaration Fo (LOANEE)

FROM: TO:

Annexure IV

(Address of Nodal Bank with Contact Number)	(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the NCIP - **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
   ii) All guidelines with regard to coverage under National Crop Insurance Scheme - Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____this _____day of _____

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :**

State: _____ **Season:**_____ **Year:**_____ **Crop:**_____

District:_____ **Reference Unit Area:** _____ **R W Station:** _____
(as per Notification) **(as per Notification)**

Sum Insured per Hectare for Notified Crop: _____ **Applicable Net Premium Rate:**_____
(After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No:_____ **DD / Cheque Date:** _____ **DD / Cheque Amount:**_____

----------**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)** ----------

CERTIFICATE NUMBER

RECEIPT NO. **DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS).

6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (iii) Sum insured to be covered under National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
   (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS).
   (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
   (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: WBCIS-NLC-3

Weather Based Crop Insurance Scheme (WBCIS) **Declaration Form (NON-LOANEE)**

Annexure V

FROM:	TO:
(Address of Nodal Bank with Contact Number)	(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
   ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____this _____day of _____

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :**

State: _____ **Season:**_____ **Year:**_____ **Crop:**_____

District:_____ **Reference Unit Area:** _____ **R W Station:** _____
(as per Notification) **(as per Notification)**

Sum Insured for insured Crop per Hectare: _____ **Applicable Net Premium Rate:**_____
(After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
	TOTAL					

DD / Cheque No:_____ **DD / Cheque Date:** _____ **DD / Cheque Amount:**_____

----------**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)** ----------

CERTIFICATE NUMBER

RECEIPT NO. **DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).

6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
   (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
   (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
   (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: MM- NLC_II-4

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary

Annexure VI

FROM:	TO:
(Address of Insurance Intermediary with Contact Number)	Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
   i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and
   ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____this _____day of _____

Name of the Insurance Intermediary's
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II): **II's CODE :**

State: _____ **Season:**_____ **Year:**_____ **Crop:**_____

District:_____ **Reference Unit Area:** _____ **R W Station:** _____
(as per Notification) **(as per Notification)**

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate:_____
(After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
	TOTAL					

DD / Cheque No:_____ **DD/ Cheque Date:** _____ **DD / Cheque Amount:**_____

----------**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)** ----------

CERTIFICATE NUMBER

RECEIPT NO. **DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.

3. All code particulars (boxes) shall be filled up by AIC.

4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.

5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.

6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.

7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.

8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. **Specific guidelines for filling in the Schedule :**

(i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.

(ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.

(iii) Sum insured to be covered under WBCIS must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).

(iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined 'Sum Insured per hectare' applicable for the crop, as per the Guidelines of the Scheme.

(v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - NCIP - WBCIS RABI 2015-16 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure VII

Crop: **Name of the Bank & Branch:** **LOANEE FARMERS**

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											

Place: Date: **Authorised Signatory:**

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD NCIP - WBCIS RABI 2015-16 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure VIII

Crop: BANANA

Name of the Bank & Branch/Office of JDA/Broker:

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											

Place:

Date:

Authorised Signatory:

Annexure – IX

Agriculture Insurance Company of India Limited

Regional office, 8Th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029
Telefax: 23242363 Phone : 23242594, 23240235

NCIP - WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Rabi, 2015-16 in respect of Banana Plantations in Vizianagaram, East Godavari, Kurnool, Guntur and Kadapa districts.

1. National Crop Insurance Scheme - Weather Based Crop Insurance Scheme for Rabi 2015-16 season for **Banana Plantations** in Vizianagaram, East Godavari, Kurnool, Guntur and Kadapa districts **for selected Mandals** only. The Loanee farmers would be covered under the NCIP - WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.

2. Non-loanee farmers interested in the NCIP - WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.

3. The sum insured is pre-defined & fixed i.e., Rs.1,00,000/- per hectare

4. **The criteria for covering Loanee Farmers**:

   a) All those farmers eligible for availing loans from 1st July, 2015 to 15th December,2015 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.

   b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., **Rs.1,00,000/- per hectare** (Rs.**40,000/- per acre)**. '**Area under cultivation**' for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her **'Maximum Borrowing Limit' (MBL)** by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the **actual sum insured** to be treated for payment of premium

c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th December, 2015 shall be insured under the NCIP - WBCIS.

Illustration

For ready reference, an illustration is given hereunder to workout the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS.

Example: 1

If a farmer owns and cultivates **1hec** (2.5acres) Banana Plantations in any of the mandals of the districts of Vizianagaram, East Godavari, Kurnool and Kadapa districts , the coverage shall be based on the sanction of Crop production loan.

1hec* Rs.1,00,000/- (predefined sum insured)= **Rs.1,00,000/-**
Premium rate =**5.75%**
So Premium to be remitted=1,00,000*5.75%= **Rs.5,750/-** (Rounded off)
Premium to be remitted per acre= **Rs.2,300/-** (Rounded off)

5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.

6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **4%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.

7. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

8. For all crops a franchise of 1 % of the Sum Insured shall be applicable. Any Pay-out (Per hectare) less than 1 % of the Sum Insured shall not be paid.

Annexure - X

CERTIFICATE OF TENANCY FOR CROP INSURANCE PURPOSE

I/We _____ S/o_____ resident of _____ am/are the owner/landlord of schedule property details given here under.(Xerox copy of the land pass book is attached).

S.No	District	Mandal	Revenue village	Survey No.	Area in Acres/cents/Guntas

I hereby declare that property at Survey number(s) _____ has been offered to Shri/Smt _____S/o_____ resident of _____ village for the purpose of _____Crop cultivation (Specify the crop name) on tenancy / lease basis for a period from_____ to _____.

Further I hereby declare that I have not submitted / will not submit any other crop Insurance proposal covering the above mentioned crops during the season either through any of the Bank branch or Primary Agriculture Co- Operative society (PACS) or Insurance Intermediaries or directly under any Crop Insurance Scheme. I also understand that in case more than one Insurance of the crop/area or any untrue statement, the claim, if any , shall stand repudiated.

Signature of the Landlord/Owner

Signature of the Tenant farmer

Signature and Seal of Competent Authority

Date:

(VRO/AEO/Mandal Agriculture Officer/Hort. Officer/MRO)

Place:

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16

Termsheet

Annexure I.16.a

State:	ANDHRA PRADESH	**Crop:**	CASHEWNUT
District:	VIZIANAGARAM	**UNIT:**	HECTARE
Mandal:	ALL NOTIFIED MANDALS	**RWS:**	As per Notification
		BWS:	As per Notification

Cover-1: UNSEASONAL/EXCESS RAINFALL

Objective: To compensate expected Loss due to excess rainfall during cover period.

Cover Period: 15-Dec-15 To 15-Mar-16

Cover Index: Daily Rainfall during cover period

Nature of Cover: Multiple Events

Payout Table:

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
Max Payout (Rs.)	20000

Cover-2: DISEASE CONGENIAL CLIMATE

Objective: To compensate expected Loss due to Disease Congenial Climate during Cover Period.

Cover Period: 15-Jan-16 To 29-Feb-16

Cover Index: Count of Days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
Max Payout (Rs.)	10000

Cover-3: HIGH TEMPERATURE

Objective: To compensate expected Loss due to High Maximum temperature during cover period.

Cover Period: 15-Jan-16 To 15-Mar-16

Cover Index: Count of days having Daily Maximum Temperature > 37 **°C**

Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
Max Payout (Rs.)	12500

Cover 4: HIGH WIND SPEED

Objective: To compensate the Expected Losses due to High Windspeed during cover period

Cover Period: 1-Mar-16 to 30-Apr-16

Cover Index: Daily Maximum windspeed during cover period.

Nature of Cover: Single payout of maximum intensity will be payable during each month

Payout Table:

Triggers	Index	**Payout (In Rs)**
Trigger1(>=)	60	1000
Trigger2(>=)	65	1500
Trigger3(>=)	70	3000
Trigger4(>=)	75	5000
Trigger5(>=)	80	7500
Max Payout (Rs.)	7500	

Premium Details :

Sum Insured (Rs.)	50000
Premium Rate (%)	12.00%
Premium (Rs.)	6000

Note : Franchise 1% of Sum Insured per hectare is applicable i.e Total claims less than Rs. 500 per hectare shall not be paid

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2015-16
Termsheet

Annexure I.17.a

State:	ANDHRA PRADESH	**Crop:**	CASHEWNUT
District:	SRIKAKULAM	**UNIT:**	HECTARE
Mandal:	ALL NOTIFIED MANDALS	**RWS:**	As per Notification
		BWS:	As per Notification

Cover-1: UNSEASONAL/EXCESS RAINFALL

Objective: To compensate expected Loss due to excess rainfall during cover period.
Cover Period: 15-Dec-15 To 15-Mar-16
Cover Index: Daily Rainfall during cover period
Nature of Cover: Multiple Events

Payout Table:

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
Max Payout (Rs.)	20000

Cover-2: DISEASE CONGENIAL CLIMATE

Objective: To compensate expected Loss due to Disease Congenial Climate during Cover Period.
Cover Period: 15-Jan-16 To 29-Feb-16
Cover Index: Count of Days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
Max Payout (Rs.)	10000

Cover-3: HIGH TEMPERATURE

Objective: To compensate expected Loss due to High Maximum temperature during cover period.
Cover Period: 15-Jan-16 To 15-Mar-16
Cover Index: Count of days having Daily Maximum Temperature > 37 **°C**
Nature of Cover: Single payout of maximum intensity will be payable

Payout Table:

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
Max Payout (Rs.)	12500

Cover 4: HIGH WIND SPEED

Objective: To compensate the Expected Losses due to High Windspeed during cover period
Cover Period: 1-Mar-16 to 30-Apr-16
Cover Index: Daily Maximum windspeed during cover period.
Nature of Cover: Single payout of maximum intensity will be payable during each month

Payout Table:

Triggers	Index	**Payout (In Rs)**
Trigger1(>=)	60	1000
Trigger2(>=)	65	1500
Trigger3(>=)	70	3000
Trigger4(>=)	75	5000
Trigger5(>=)	80	7500
Max Payout (Rs.)	7500	

Premium Details :

Sum Insured (Rs.)	50000
Premium Rate (%)	12.00%
Premium (Rs.)	6000

Note : Franchise 1% of Sum Insured per hectare is applicable i.e Total claims less than Rs. 500 per hectare shall not be paid

Annexure – II.16.a

AGRICULTURE INSURANCE COMPANY OF INDIA limited

NCIP - WBCIS for Cashew nut Plantations in **Vizianagaram** District, Rabi 2015-16 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Badangi	Badangi	Bobbili
2	Bhogapuram	Bhogapuram	Pusapatirega
3	Bobbili	Bobbili	Seethanagaram
4	Bondapalli	Bondapalli	Gajapathinagarm
5	Cheepurupalli	Cheepurupalli	Garividi
6	Dattirajeru	Dattirajeru	Ramabhadrapuram
7	Denakada	Denakada	Puspatirega
8	Gajapatinagaram	Gajapatinagaram	Dattirajeru
9	Garividi	Garividi	Garla
10	Garugubilli	Garugubilli	Jiyyammavalasa
11	Gantyada	Gantyada	Jami
12	Glpuram	Glpuram	Kurupam
13	Gurla	Gural	Nelimerla
14	Jami	Jami	Vizayanagaram
15	Jiyyammavalasa	Jiyyammavalasa	Komarada
16	Kothavalasa	Kothavalasa	Lakkavarapukota
17	Komarada	Komarada	Gummalkshmipuram
18	Kurupam	Kurupam	Jiyyammavalasa
19	Lkota	Lkota	Jami
20	Makkuva	Makkuva	Parvathipuram
21	Mentada	Mentada	Ramabhadrapuram
22	Merakamudiam	Merakamudiam	Dattirajeru
23	Nelimerla	Nelimerla	Bondapalli
24	Pachipenta	Pachipenta	Saluru
25	Parvathipuram	Parvathipuram	Garugubilli
26	Pusapatirega	Pusapatirega	Nelimerla
27	Rambhandrapuram	Rambhandrapuram	Saluru
28	Saluru	Saluru	Makkuva
29	Seethanagaram	Seethanagaram	Makkuva
30	Skota	Skota	Jami
31	Vepada	Vepada	Skota
32	Vijayanagaram	Vijayanagaram	Denakada

APSDPS: Andhra Pradesh State Development Planning Society, Planning Dept., Govt. of Andhra Pradesh

Annexure II.17.a

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O,HYDERANAD
CASHEWNUT RABI 2015-16 SRIKAKULAM DIDTRICT

S.No	Reference Unit Area (RUA)	Reference Weather Station(RWS)	Backup Weather Station(BWS)
1	Amadalavalasa	Amadalavalasa	Srikakulam
2	Bhamini	Bhamini	Seethampeta
3	Burja	Burja	Seethampeta
4	Etcherla	Etcherla	Srikakulam
5	Ganguvari Singadam	Ganguvari Singadam	Ponduruj
6	Gara	Gara	Polaki
7	Hiramandalam	Hiramandalam	Saravakota
8	Ichchapuram	Ichchapuram	kaviti
9	Jalumuru	Jalumuru	Saravakota
10	Kanchili	Kanchili	Sompeta
11	kaviti	kaviti	Kanchili
12	Kotabommali	Kotabommali	Santhabommali
13	Kothuru	Kothuru	Hiramandalam
14	Laveru	Laveru	Etcherla
15	Mandasa	Mandasa	Palasa
16	Meliaputti	Meliaputti	Nandigam
17	Nandigam	Nandigam	Vajrapukothuru
18	Narasannapeta	Narasannapeta	Jalumuru
19	Palakonda	Palakonda	Seethampeta
20	Palasa	Palasa	Meliaputti
21	Pathapatnam	Pathapatnam	Meliaputti
22	Polaki	Polaki	Narasannapeta
23	Ponduru	Ponduru	Etcherla
24	Rajam	Rajam	Ganguvari Singadam
25	Ranastalam	Ranastalam	Laveru
26	Regidiamadalavalasa	Regidiamadalavalasa	Palakonda
27	Santhabommali	Santhabommali	Tekkali
28	Santhakaviti	Santhakaviti	Regidiamadalavalasa
29	Saravakota	Saravakota	Pathapatnam
30	Sarubujjili	Sarubujjili	Burja
31	Seethampeta	Seethampeta	Kothuru
32	Sompeta	Sompeta	Mandasa
33	Srikakulam	Srikakulam	Gara
34	Tekkali	Tekkali	Nandigam
35	Vajrapukothuru	Vajrapukothuru	Palasa
36	Vangara	Vangara	Regidiamadalavalasa
37	Veeraghattam	Veeraghattam	Vangara

APSDPS: Andhra Pradesh State Development Planning Society, Planning Dept., Govt. of Andhra Pradesh

Agriculture Insurance Company of India Limited FORM: WBCIS – NL - PF - 01

Head Office:13 Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110001

Regional Office: 8th Floor, United India Towers, Basheer Bagh, Hyderabad 500029 Annexure III

NATIONAL CROP INSRUANCE PROGRAMME (NCIP)

WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Proposal Form for Non-Loanee Farmer

Agent Name:_____

Season & Year:_____ **Code:**_____

1. Details of Farmer:

Are You a registered Farmer with AIC: If Yes, fill Farmer ID No. and if No, fill Registration Form	**Yes / No**
Name **: Mr./Mrs./**	Farmer ID No.**:**

2. Notified Crop & Area Details :

Name of Crop:_____ (One Proposal form for one Crop)

Fill only applicable fields for the State(One proposal form for one notified area)

State	**District**	Mandal
L2	L3	L4

3**. Details of Cultivator:**

Name **:**		Name of Father/Husband **:**
Address for Communication, with contact Phone No.		Bank Name : Account No. :
Bank Branch & Address		

4. Details of Crop and Area Proposed for Insurance:

Mandal	**Revenue Village**	**Survey No**	**Owner/ Share-cropper/**	**Proposed Date/Date of Sowing the crop**	**Area Sown in Hectares**

5. Reference Unit Area and Reference Weather Station Details: Notified Reference Unit Area (RUA):

Reference Weather Station (RWS)	Back-up Weather Station-1 (BWS 1)	Back-Up Weather Station-2 (BWS 2)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Place:_____

Date:_____ Witness: Signature of Cultivator / Proposer

----------(For use by Insurance Intermediary)----------

Area proposed for insurance	**Sum Insured (Sum Insured/ha × area insured)**	**Premium Collected from Farmer (Rs.) (Sum Insured × Farmer's Premium Rate)**

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

Insurance is the subject matter of Solicitation

CROP SOWN CERTIFICATE

Certificate from Competent Authority

FORM: WBCIS – NL - PF - 01

Annexure III Contd…

It is certified that the crop wise Survey no. Area sown and date of sowing mentioned in the proposal form above are correct.

Signature and Seal of Competent Authority

Date: **(State level office/VRO /Agri/Horti Dept Officer)**

##

GUIDELINES FOR COMPLETION OF THE PROPOSAL FORM

1. Separate proposal forms may be submitted for each crop.
2. Please complete the Proposal Form in all respects and ***name of the farmer in the proposal form to be furnished as in the bank pass book, (in English)***.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices for any doubts or clarifications on the proposal form.
6. Extended coverage can be taken only after full Normal coverage has been taken.
7. Documents to enclosed along with the proposal form:
   (a) Copy of the Saving Bank A/c Pass Book.
   (b) Copy of the Pattadhar Pass Book.
   (c) Premium Amount should be remitted through Demand Draft Favouring ***" Agriculture Insurance Company of India Ltd."*** payable at **Hyderabad**.

Insurance is the subject matter of Solicitation

WBCIS-NL-PF-01

ACKNOWLEDGEMENT
(WEATHER BASED CROP INSURANCE SCHEME)

Received Rs. ---------- (Rupees----------only) towards consideration as Farmer's share of Premium from Shri/Smt.----------, Son/Daughter/Wife of Shri----------, cultivator of ---------- Block/Tehsil/Taluka/Revenue Circle of----------District of ----------State/UT, having Bank Account No.----------in -----

---------- Bank----------Branch, towards coverage of ---------- crop for a Sum Insured of Rs. ---------- during --------

---------- Season of ---------- year under Weather Based crop Insurance Scheme (WBCIS), vide Cash/Cheque/DD No. ---------- dated ---------- drawn on ----------Bank, subject to realization.

(Authorized Signatory)

FORM: WBCIS-LC-2

National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) - Declaration Fo (LOANEE)

FROM: TO:

Annexure IV

(Address of Nodal Bank with Contact Number)	(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the NCIP - **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
   ii) All guidelines with regard to coverage under National Crop Insurance Scheme - Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____this _____day of _____

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :**

State: _____ **Season:**_____ **Year:**_____ **Crop:**_____

District:_____ **Reference Unit Area:** _____ **R W Station:** _____
(as per Notification) **(as per Notification)**

Sum Insured per Hectare for Notified Crop: _____ **Applicable Net Premium Rate:**_____
(After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No:_____ **DD / Cheque Date:** _____ **DD / Cheque Amount:**_____

----------**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)** ----------

CERTIFICATE NUMBER

RECEIPT NO. **DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS).

6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (iii) Sum insured to be covered under National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
   (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS).
   (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
   (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: WBCIS-NLC-3

Weather Based Crop Insurance Scheme (WBCIS) **Declaration Form (NON-LOANEE)**

Annexure V

FROM:	TO:
(Address of Nodal Bank with Contact Number)	(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
   ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____this _____day of _____

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :**

State: _____ **Season:**_____ **Year:**_____ **Crop:**_____

District:_____ **Reference Unit Area:** _____ **R W Station:** _____
(as per Notification) **(as per Notification)**

Sum Insured for insured Crop per Hectare: _____ **Applicable Net Premium Rate:**_____
(After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
	TOTAL					

DD / Cheque No:_____ **DD / Cheque Date:** _____ **DD / Cheque Amount:**_____

----------**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)** ----------

CERTIFICATE NUMBER

RECEIPT NO. **DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).

6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
   (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
   (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
   (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: MM- NLC_II-4

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary

Annexure VI

FROM:	TO:
(Address of Insurance Intermediary with Contact Number)	Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
   i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and
   ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____this _____day of _____

Name of the Insurance Intermediary's
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II): **II's CODE :**

State: _____ **Season:**_____ **Year:**_____ **Crop:**_____

District:_____ **Reference Unit Area:** _____ **R W Station:** _____
(as per Notification) **(as per Notification)**

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate:_____
(After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
	TOTAL					

DD / Cheque No:_____ **DD/ Cheque Date:** _____ **DD / Cheque Amount:**_____

----------**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)** ----------

CERTIFICATE NUMBER

RECEIPT NO. **DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.

3. All code particulars (boxes) shall be filled up by AIC.

4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.

5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.

6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.

7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.

8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. **Specific guidelines for filling in the Schedule :**

(i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.

(ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.

(iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).

(iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.

(v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - NCIP - WBCIS RABI 2015-16 FOR CASHEW NUT PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure XV

Crop: **Name of the Bank & Branch:** **LOANEE FARMERS**

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											

Place: Date: **Authorised Signatory:**

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD NCIP - WBCIS RABI 2015-16 FOR CASHEW NUT PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure XVI

Crop: BANANA

Name of the Bank & Branch/Office of JDA/Broker:

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											

Place:

Date:

Authorised Signatory:

Annexure – IX

Agriculture Insurance Company of India Limited

Regional office, 8Th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029
Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in NCIP - WBCIS Rabi, 2015-16 in respect of Cashewnut Plantations in Vijayanagaram and Srikakulam dists.

1. National Crop Insurance Scheme - Weather Based Crop Insurance Scheme for Rabi 15-16 season for **Cashewnut Plantations** in Vizianagaram (32 Mandals) and Srikakulam (37 Mandals) districts **for selected Mandals only.** The Loanee farmers would be covered under the NCIP - WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.

2. Non-loanee farmers interested in the NCIP - WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.

3. The sum insured is pre-defined & fixed i.e., Rs.50,000/- per hectare

4. **The criteria for covering Loanee Farmers**:

   a) All those farmers eligible for availing loans from 1st July, 2015 to 15th December,2015 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under NCIP - WBCIS shall be provided.

   b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., **Rs.50,000/- per hectare** (Rs.**20,000/- per acre)**. '**Area under cultivation**' for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her **'Maximum Borrowing Limit' (MBL)** by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the **actual sum insured** to be treated for payment of premium

c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th December, 2015 shall be insured under the NCIP - WBCIS.

Illustration

For ready reference, an illustration is given hereunder to work out the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS

Example: 1

If a farmer owns and cultivates **1hec** (2.5acres) Cashewnut Plantations in any of the mandals of the districts of Vizianagaram and Srikakulam districts , the coverage shall be based on the sanction of Crop production loan.

1hec* Rs.1,00,000/- (predefined sum insured)= **Rs.50,000/-**
Premium rate =**6%**
So Premium to be remitted=50,000*6%= **Rs.3,000/-** (Rounded off)
Premium to be remitted per acre= **Rs.1,200/-** (Rounded off)

5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.

6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **4%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.

7. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.
8. For all crops a franchise of 1 % of the Sum Insured shall be applicable. Any Pay-out (Per hectare) less than 1 % of the Sum Insured shall not be paid.

Annexure - X

CERTIFICATE OF TENANCY FOR CROP INSURANCE PURPOSE

I/We _____ S/o_____ resident of _____ am/are the owner/landlord of schedule property details given here under.(Xerox copy of the land pass book is attached).

S.No	District	Mandal	Revenue village	Survey No.	Area in Acres/cents/Guntas

I hereby declare that property at Survey number(s) _____ has been offered to Shri/Smt _____S/o_____ resident of _____ village for the purpose of _____Crop cultivation (Specify the crop name) on tenancy / lease basis for a period from_____ to _____.

Further I hereby declare that I have not submitted / will not submit any other crop Insurance proposal covering the above mentioned crops during the season either through any of the Bank branch or Primary Agriculture Co- Operative society (PACS) or Insurance Intermediaries or directly under any Crop Insurance Scheme. I also understand that in case more than one Insurance of the crop/area or any untrue statement, the claim, if any , shall stand repudiated.

Signature of the Landlord/Owner

Signature of the Tenant farmer

Signature and Seal of Competent Authority

Date:

(VRO/AEO/Mandal Agriculture Officer/Hort. Officer/MRO)

Place: